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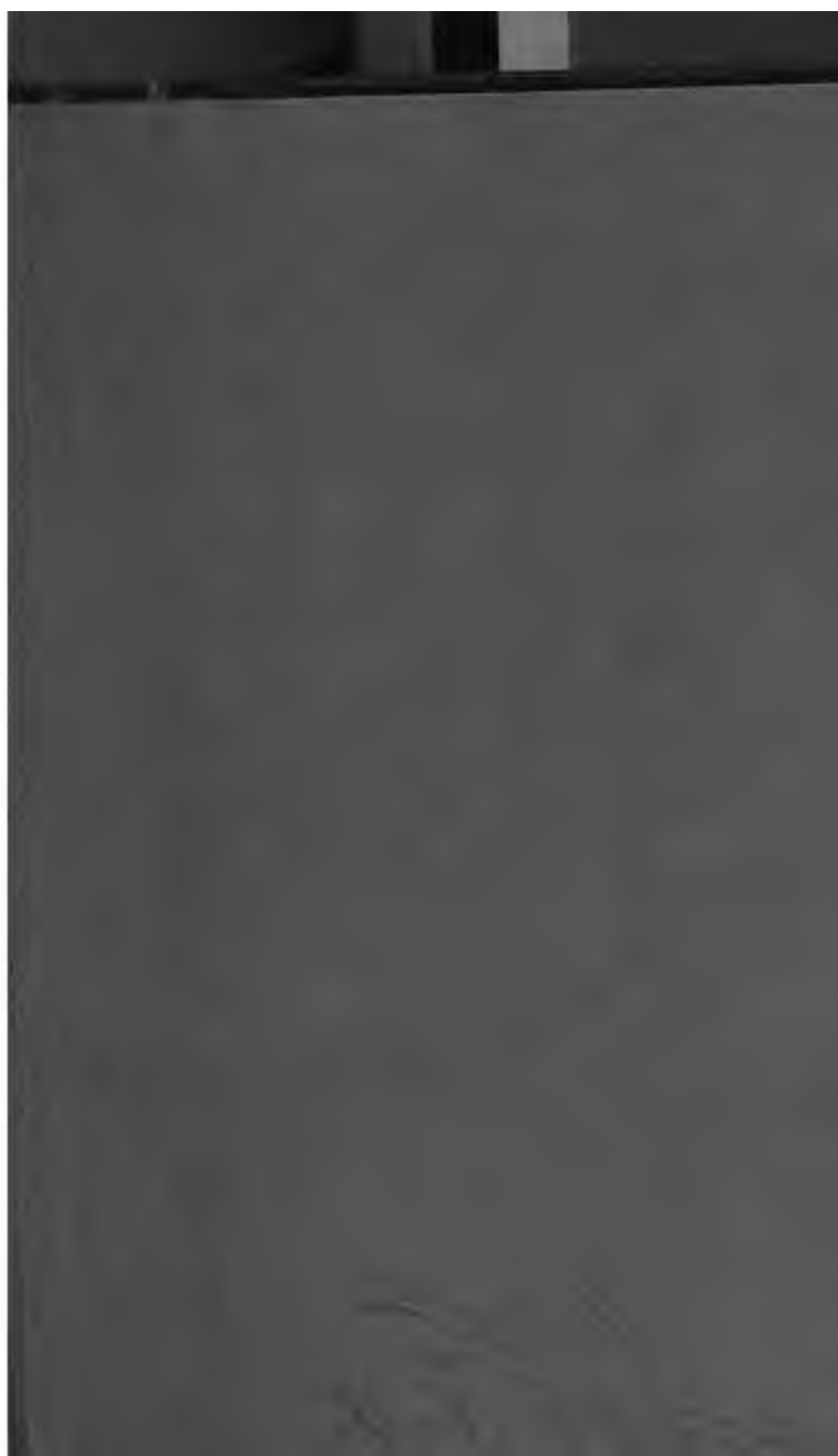
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STATE OF NEW YORK.

ANNUAL REPORT

OF THE

SUPERINTENDENT OF BANKS

RELATIVE TO

SAVINGS BANKS, TRUST COMPANIES AND SAFE
DEPOSIT COMPANIES,

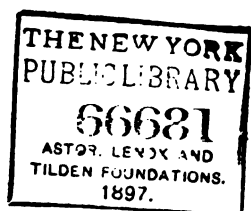
FOR THE YEAR 1894.

TRANSMITTED TO THE LEGISLATURE MARCH 1, 1895

ALBANY:

JAMES B. LYON, STATE PRINTER.

1895.



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STATE OF NEW YORK.

No. 50.

IN ASSEMBLY,

MARCH 1, 1895.

ANNUAL REPORT

OF THE

Superintendent of Banks, Relative to Savings Banks
Trust Companies and Safe Deposit Companies.

STATE OF NEW YORK:

BANKING DEPARTMENT,
ALBANY, *March 1, 1895.* }

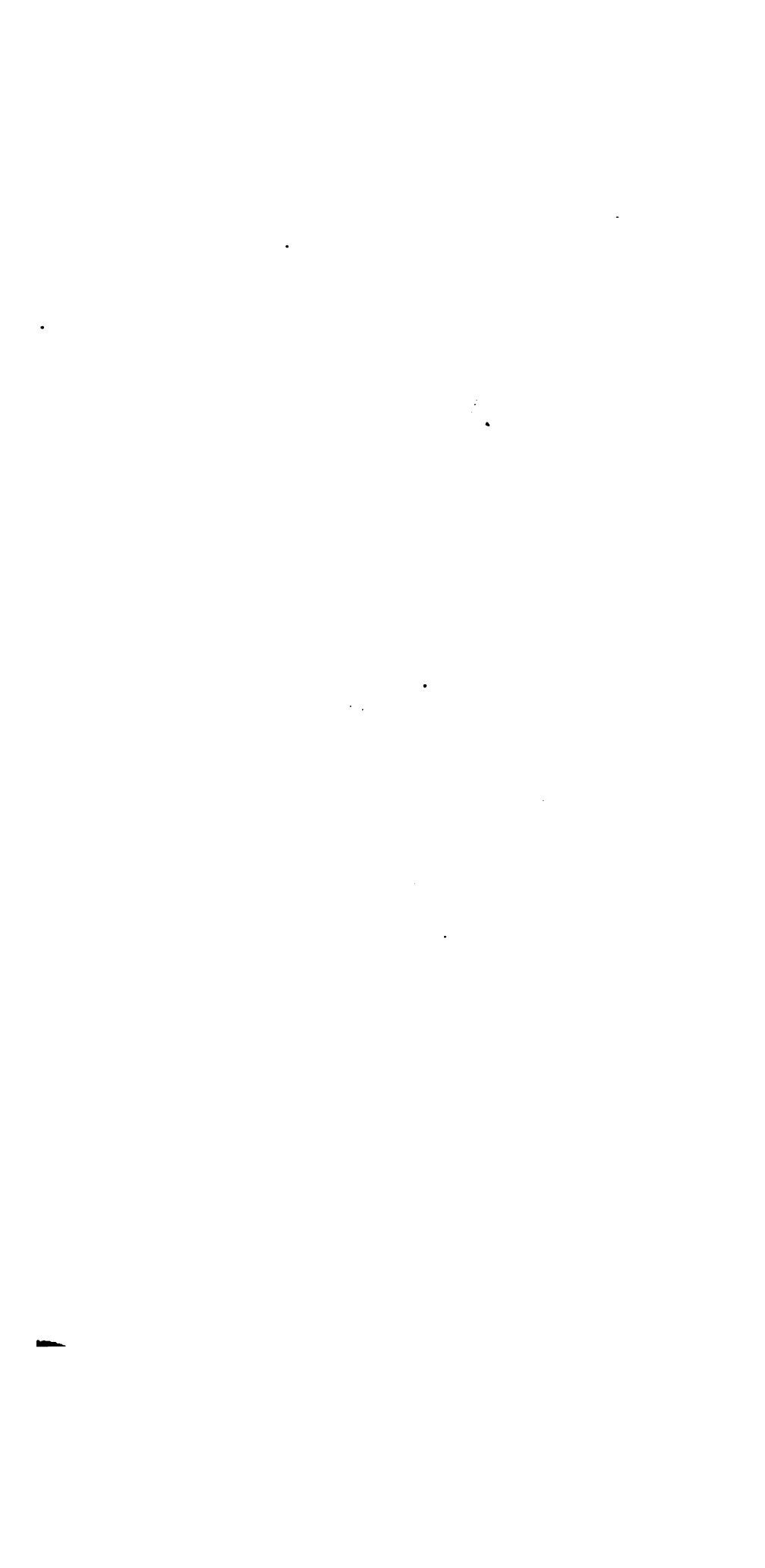
To the Honorable the Speaker of the Assembly:

SIR.—In accordance with the provisions of chapter 689 of the Laws of 1892, I have the honor to transmit to the Legislature the annual report of this Department, relative to savings banks, trust companies and safe deposit companies.

Very respectfully your obedient servant,

CHARLES M. PRESTON,
Superintendent.

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REPORT.

STATE OF NEW YORK,

BANKING DEPARTMENT,

ALBANY, *March 1, 1895.* }

To the Honorable the Legislature:

On the 1st of January, 1895, there were in this State, authorized to transact business and under the supervision of this Department, 125 savings banks, 38 trust companies and 18 safe deposit companies, with combined resources of \$1,106,386,017.36, as shown by their reports for the commencement of business of that day.

This shows an increase of \$55,359,118.59 over the same date for 1894, when there were 125 savings banks, 36 trust companies and 17 safe deposit companies.

SAVINGS BANKS.

The deposits in the 125 savings banks of the State, as shown by their January report, were \$643,873,574.44, an increase for the year of \$26,784,125.46, in spite of the prevalent and continued uncertainty in financial circles and the business depression, which has compelled larger withdrawals of savings than would have been made if the general business situation had been more prosperous.

No savings banks were organized during the year and none closed, although since the 1st of January, because of the embezzlement in the Chenango Valley Savings Bank of Binghamton, I have had to close its doors until such time as the

full report of the amount of the defalcation and the present condition of the bank could be ascertained and made by the examiners in charge. It is hoped that, following the procedure inaugurated in the case of the Ulster County Savings Institution, an arrangement may be made possible by which the bank can resume under different management, and the necessity of winding up at the hands of a receiver be avoided.

RESOURCES AND LIABILITIES.

The following table gives the resources and liabilities of the savings banks of the State on the 1st day of January, 1895, as shown in their reports, together with other statistical information of interest in regard to their affairs generally:

Resources.

	Par value.	Market value.
Bonds and mortgages.....		\$310,788,531 64
Stock investments:		
United States.....	\$101,996,250 00	
District of Columbia.....	5,112,800 00	
Bonds of other States.....	46,692,850 39	
Bonds of cities in other States ..	13,742,164 05	
Bonds of cities in this State.....	122,056,209 63	
Bonds of counties in this State...	15,119,319 11	
Bonds of towns in this State.....	9,468,823 54	
Bonds of villages in this State...	6,983,429 10	
Bonds of school districts in this State.....	2,153,743 42	
Total par value of stocks and bonds.....	\$323,325,589 15	
Amount of stocks and bonds at cost.	\$352,026,066 01	
Estimated market value of stocks and bonds.....		354,470,003 94
Loaned on stocks, as authorized by chapter 689, Laws of 1892.....		808,720 50
Banking houses and lots at estimated market value.		9,745,360 86
Other real estate at estimated market value.....		2,149,520 88
Cash on deposit in banks and trust companies.....		40,647,971 83

SUPERINTENDENT OF BANKS.

7

Market value.

Cash on hand.....	\$9,091,200 15
Amount loaned on collaterals.....	1,830 00
Other assets.....	8,160,459 14
Total resources	\$735,863,598 94

Liabilities.

Amount due depositors	\$643,873,574 44
Other liabilities	415,289 75
Surplus.....	91,574,734 75
Total liabilities.....	\$735,863,598 94

Statistics.

Number of open accounts.....	1,615,178
Number of accounts opened and re-opened during the year.....	302,361
Number of accounts closed during the year.....	264,490
Total number of deposits received during the year..	2,035,094
Total number of payments to depositors during the year	1,970,176
Amount deposited during the year, not including interest credited	\$190,863,881 06
Amount withdrawn during the year	185,910,354 38
Amount of interest credited and paid during the year.	22,726,140 92
Salaries paid for the year.....	1,524,482 09
Expenses other than salaries for the year.....	721,969 06

CLOSING BANKS.

The following table gives the names of the four banks which have gone into voluntary liquidation and the amount of deposits held by each. These banks have not received deposits for many years, and are practically closed:

NAME.	Location.	Due depositors.
Central Savings Bank	Troy	\$65 26
Hope Savings Bank.....	Albany	320 71
Manufacturers' Savings Bank.....	Troy	439 31
Mechanics' Savings Bank.....	Brooklyn ..	330 61
Total.....	.....	\$1,155 89

FAILED SAVINGS BANKS.

The names of the banks which have failed and whose receiverships have been closed, with the rate per cent. of dividends on deposits declared by each receiver, and the amount of unclaimed dividends turned over to this department by the respective receivers pursuant to law, and the amount paid by the superintendent to those entitled to said deposits to January 1, 1895, are shown in the following table:

NAME.	Rate per cent. of dividends declared.	Unclaimed dividends deposited with superintendent.	Unclaimed dividends paid by superin- tendent.
Abingdon Square Savings Bank.....	48	\$990 37	\$475 82
Bond Street Savings Bank.....	86 5-8	21,132 88	8,888 96
Central Park Savings Bank.....	80	1,497 76	503 17
Chautauqua County Savings Bank*	100	2 24	.....
Clairmont Savings Bank.....	15	501 90	17 98
Clinton Savings Bank.....	68.169	831 91	81 14
German Savings Bank of the Town of Morrisania.....	41 1-6	3,656 86	1,006 19
German Uptown Savings Bank.....	64	5,598 70	885 66
Haverstraw Savings Bank.....	75	596 04	327 21
Mechanics and Traders' Savings Inst.	71	14,315 91	5,866 56
Morrisania Savings Bank*.....	100	842 74	669 16
Mutual Benefit Savings Bank.....	64	7,554 86	3,284 34
New Amsterdam Savings Bank.....	77	429 79	9 20
Newtown Savings Bank*.....	100	1 40	.....
Oriental Savings Bank.....	60 1-2	2,255 50	262 45
Park Savings Bank, Brooklyn*.....	100	329 44	.....
People's Savings Bank.....	48 7-12	5,580 96	2,399 22
Port Jervis Savings Bank*.....	100	251 97	248 18
Saratoga Savings Bank.....	88	437 88	1 82
Security Savings Bank.....	61 3-4	1,865 72	618 41
Sixpenny Savings Bank.....	85.55	39,319 89	11,484 07
Trades Savings Bank.....	15	547 32	3 72
Union Savings Bank, Saratoga Sp'gs.	68	180 89	36 17
Coxsackie Savings Institution*.....	100	258 32	15 65
Eleventh Ward Savings Bank*.....	100	1,833 19	104 31
Equitable Savings Institution*.....	100	150 49	.....
Third Avenue Savings Bank.....	19	895 15	11 23
Bowling Green Savings Bank.....	35	8,994 29	.....
Total .....	.....	\$115,744 87	\$36,700 57

The interest earned by the funds to the credit of the several failed savings banks heretofore shown, held in trust by the Superintendent of Banks, amounted during the year 1894 to \$2,904.05.

* Closed voluntarily.

It is a pleasure to be able to report such successful and prosperous management as obtains with the savings banks of the State as a whole; perhaps in no other State and in no other year in the history of this State has such an enormous total of resources been handled with so little loss and at so small a rate per cent. of expense.

TRUST COMPANIES.

There have been two trust companies authorized to do business during the year, as follows:

Delaware Loan and Trust Company, Walton, N. Y., organized March 20, 1894, with a capital of \$100,000, and the Union Trust Company of Jamestown, located at Jamestown, N. Y., organized January 12, 1894, with a capital stock of \$100,000.

This makes the whole number of trust companies of the State at the commencement of the year 38. The Knickerbocker Trust Company of New York city increased its capital during the year \$250,000.

RESOURCES, LIABILITIES AND STATISTICS.

The resources and liabilities of the trust companies, and the other statistical information, as reported for the 1st of January, 1894, are given below:

RESOURCES.

Bonds and mortgages.....	\$21,569,504 13
Stock investments.....	97,555,797 82
Loaned on collaterals.....	148,953,820 49
Loaned on personal securities, including bills purchased	22,791,215 35
Due from banks.....	51,258 75
Real estate.....	7,350,308 73
Cash on deposit in banks or other moneyed institutions.....	50,367,193 37
Cash on hand	10,839,509 41
Other assets	5,941,121 28
Total resources.....	\$365,419,729 33

ANNUAL REPORT OF THE

LIABILITIES.

Capital stock paid in, in cash.....	\$28,800,000 00
Surplus fund.....	39,432,622 29
Undivided profits	4,281,354 17
Deposits in trust.....	124,422,622 23
General deposits.....	161,319,171 64
Other liabilities.....	7,163,959 00
	<u>\$365,419,729 33</u>

STATISTICS.

Interest, commissions and profits received during the year	\$14,573,579 17
Interest paid and credited to depositors during the year	5,470,018 63
Expenses during the year.....	2,613,983 40
Dividends on capital declared during the year.....	3,597,000 00
Deposits made by order of court	3,378,130 35
Total of deposits on which interest is allowed at this date	255,545,824 13
Amount of bonds and mortgages purchased.....	<u>4,867,480 65</u>

CAPITAL.

The following table gives the names, location and capital stock of the trust companies doing business in the State :

NAME.	Location.	Capital January 1, 1896.
Atlantic Trust Company.....	New York city.	\$500,000 00
Binghamton Trust Company.....	Binghamton...	400,000 00
Brooklyn Trust Company	Brooklyn.....	1,000,000 00
Buffalo Loan, Trust and Safe Deposit Co	Buffalo	200,000 00
Central Trust Company.....	New York city.	1,000,000 00
Columbus Trust Company	Newburgh	100,000 00
Continental Trust Company.....	New York city.	500,000 00
Delaware Loan and Trust Company.....	Walton	100,000 00
Farmers' Loan and Trust Company	New York city.	1,000,000 00
Fidelity Trust and Guaranty Company	Buffalo	500,000 00
Franklin Trust Company	Brooklyn.....	1,000,000 00
Hamilton Trust Company.....	Brooklyn.....	500,000 00
Holland Trust Company	New York city.	500,000 00
Ithaca Trust Company.....	Ithaca	100,000 00
Kings County Trust Company	Brooklyn.....	500,000 00
Knickerbocker Trust Company	New York city.	1,000,000 00
Long Island Loan and Trust Company	Brooklyn.....	500,000 00
Manhattan Trust Company	New York city.	1,000,000 00
Mercantile Trust Company	New York city.	2,000,000 00
Metropolitan Trust Company	New York city.	1,000,000 00

CAPITAL — (Continued).

NAME.	Location.	Capital January 1, 1895.
Nassau Trust Company of the City of Brooklyn.	Brooklyn.....	\$500,000 00
New York Guaranty and Indemnity Company	New York city.	2,000,000 00
New York Life Insurance and Trust Company	New York city.	1,000,000 00
New York Security and Trust Company	New York city.	1,000,000 00
Orange County Trust and Safe Deposit Co.	Middletown ...	100,000 00
People's Trust Company	Brooklyn	1,000,000 00
Real Estate Trust Company	New York city.	500,000 00
Rochester Trust and Safe Deposit Company....	Rochester	200,000 00
Security Trust Company of Rochester.....	Rochester	200,000 00
The State Trust Company.....	New York city.	1,000,000 00
Title Guarantee and Trust Company.....	New York city.	2,000,000 00
Trust and Deposit Company of Onondaga	Syracuse	100,000 00
Union Trust Company of Jamestown.....	Jamestown.....	100,000 00
Union Trust Company.....	New York city.	1,000,000 00
United States Mortgage Company	New York city.	2,000,000 00
United States Transfer and Exchange Asso ...	New York city.	200,000 00
United States Trust Company.....	New York city.	2,000,000 00
Washington Trust Company.....	New York city.	500,000 00
Total.....	.....	\$28,800,000 00

SECURITIES DEPOSITED.

The following table gives the securities held by the Superintendent under the law for the depositors with and creditors of the several trust companies, for the 1st of January, 1895 :

NAME.	
United States 2 per cent. bonds.....	\$70,000 00
United States 4 per cent. bonds.....	770,000 00
United States 6 per cent. bonds.....	100,000 00
New York city 2½ per cent. bonds.....	525,000 00
New York city 3 per cent. bonds.....	1,375,000 00
Brooklyn city 3 per cent. bonds.....	370,000 00
Brooklyn city 3½ per cent. bonds.....	100,000 00
Brooklyn city 4 per cent. bonds.....	100,000 00
Buffalo city 3½ per cent bonds.....	20,000 00
Rochester city 3½ per cent. bonds.....	50,000 00
Niagara Falls city bonds	20,000 00
Bonds and mortgages.....	50,000 00
Cash.....	378 98
Total	\$3,550,378 98

SAFE DEPOSIT COMPANIES.

The Stuyvesant Safe Deposit Company went into the hands of a receiver in May, 1894.

NEW COMPANIES.

The National Safe Deposit Company of New York was organized April 19, 1894, and the Security Safe Deposit Company, located in Buffalo, was organized October 2, 1894.

CAPITAL.

The following are the names of the safe deposit companies doing business in the State on January 1, 1895, with the location and capital stock of each :

NAME.	Location.	Capital January 1, 1895.
Albany Safe Deposit Company	Albany	\$90,000
American Safe Deposit Company	New York city.	300,000
Bankers' Safe Deposit Company	New York city.	100,000
Binghamton Safe Deposit Company	Binghamton ..	10,000
Brooklyn City Safe Deposit Company	Brooklyn	100,000
Buffalo Loan, Trust and Safe Deposit Company*	Buffalo	200,000
Central Park Safe Deposit Company	New York city.	100,000
Central Safe Deposit Company	New York city.	50,000
Fifth Avenue Safe Deposit Company	New York city.	100,000
Franklin Safe Deposit Company	Brooklyn	100,000
Garfield Safe Deposit Company	New York city.	150,000
Lincoln Safe Deposit Company	New York city.	1,000,000
Long Island Safe Deposit and Storage Company	Brooklyn	100,000
Manhattan Safe Deposit and Storage Company†	New York city.	160,000
Mercantile Safe Deposit Company	New York city.	300,000
National Safe Deposit Company of New York ..	New York city.	200,000
New York Produce Exchange Safe Deposit and Storage Company	New York city.	150,000
Rochester Trust and Safe Deposit Company* ..	Rochester	200,000
Safe Deposit Company of New York	New York city.	283,300
Security Safe Deposit Company	Buffalo	100,000
Total		\$3,793,300

* Reports as a trust company.

† Going out of business about May 1, 1895.

The following table gives the resources and liabilities of the several safe deposit companies on January 1, 1895, as compiled from their reports for that date:

ASSETS.

Stock investments.....	\$1,290,225 63
Real estate	2,405,565 02
Vaults and safes.....	531,585 60
Furniture and fixtures	166,385 39
Loans on collaterals.....	90,240 00
Cash deposited	79,023 56
Cash on hand.....	10,325 17
Safe rentals.....	20,687 00
Silver storage.....	18,118 64
Warehouse storage	65,755 50
Tin boxes	6,765 12
Other assets	418,012 46
<hr/>	
Total resources	\$5,102,689 09
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LIABILITIES.

Capital	\$3,293,300 00
Excess of assets over liabilities.	391,674 59
Bonds outstanding	205,000 00
Loans secured by bonds and mortgages	805,000 00
Other loans.....	350,687 50
Interest due and accrued on loans	4,287 50
Expenses.....	7,694 55
Other liabilities	45,044 95
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Total liabilities	\$5,102,689 09
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INSTITUTIONS SUBJECT TO THE SUPERVISION OF THE BANKING DEPARTMENT.

The following table shows the total amount of resources of each of the classes of institutions mentioned, subject to the supervision of this Department, on the first day of January in each of the last ten years, viz.:

Total Resources.

DATE.	Savings banks.	*Banks of deposit and discount.	Trust companies.	Safe deposit companies.
1886, January 1	\$534,536,633 00	\$190,576,663 00	\$176,216,940 83	\$4,078,976 07
1887, January 1	568,286,867 00	201,681,168 00	189,503,595 20	4,298,122 90
1888, January 1	590,458,751 00	193,324,267 00	200,087,230 17	4,214,504 97
1889, January 1	616,889,796 00	216,314,601 00	236,261,610 39	5,923,179 71
1890, January 1	644,927,526 00	†241,754,288 00	265,547,526 76	7,056,946 64
1891, January 1	667,865,396 40	233,839,051 00	280,688,768 47	†3,964,942 79
1892, January 1	676,987,634 99	271,830,699 00	300,765,575 06	†4,370,117 26
1893, January 1	718,454,662 23	295,459,929 00	335,707,779 96	†5,045,787 03
1894, January 1	704,535,118 15	**271,496,822 00	341,466,011 50	†5,025,769 12
1895, January 1	736,863,598 94	284,911,631 00	365,419,729 33	†5,102,689 09

* Report nearest January 1 each year.

† Report January 11, 1890.

** November 28, 1893.

The other reports called in December.

‡ The Buffalo Loan, Trust and Safe Deposit Company and Rochester Trust and Safe Deposit Company are not included, as they are given under the head of trust companies.

The foregoing, with the reports that are given at length in the appendix, furnishes the information required to be stated by the provisions of the Banking Law.

CONCLUSION.

I most cordially concur in the recommendation in the first message of Governor Morton to the Legislature that savings banks be made entirely independent of banks of discount and deposit, whether State or national, and trust companies.

The tendency to merge the management of a savings bank and an institution of deposit and discount in the same personnel, in the same room or suite of rooms, leads to confusion of interests and gives great occasion and opportunity for unbusiness-like proceedings and irregular methods. The failure or embarrassment of one generally involves the suspension or collapse of the other. They should have separate management and location under statutory regulation.

I heartily approve the general purpose of the bill in this regard, introduced by Senator Kilburn, to practically enforce the Governor's recommendation.

As an additional safeguard to the interests of depositors in savings banks, I have to suggest and recommend that it be made compulsory on the part of depositors to present pass-books at stated periods, say once each year, to be compared with the bank ledgers and be written up to date. To enforce this requirement the penalty of loss of a small percentage of interest or dividends might be imposed. The adoption of this policy would be a considerable step toward making impossible such defalcations as have been discovered by the Banking Department in the past, and perhaps render unnecessary the plan suggested by some for examinations of savings banks oftener than once in two years.

Respectfully submitted,

CHARLES M. PRESTON,
Superintendent.

A P P E N D I X .

RECEIVERS' REPORTS.

ROCKLAND SAVINGS BANK, NYACK.

Date of closing of the bank, June 19, 1877.

Name and post-office address of the present receiver: Tunis D. Seaman,
1059 Main street, Peekskill, N. Y.

Amount due depositors at the date of the closing of the bank.....	\$37,868 02
Amount due other creditors at the date of the closing of the bank.....	Nothing.
Aggregate amount realized from the assets of the institution to January 1, 1895.....	\$822 05
No dividends have been declared or paid.	
Total payments to receivers for fees and commissions during last six months.....	Nothing.
Total payments to clerks and accountants for salaries, etc., during last six months.....	Nothing.
Total payments to counsel or attorneys during last six months.....	Nothing.
Total payments for other expenses of the receivership during last six months.....	Nothing.
Total payments for all expenses of the receivership to the date of this report.....	\$828 04

No assets except worthless judgment.

YORKVILLE SAVINGS BANK, NEW YORK CITY.

Date of the closing of the bank, July 12, 1877.

Name and post-office address of the present receiver: Vedder Van Dyck, 96 Broadway, New York city.

Amount due depositors at the date of the closing of the bank.....	\$20,022 13
Amount due other creditors at the date of the closing of the bank.....	45,364 10

REPORT ON SAVINGS BANKS.

Aggregate amount realized from the assets of the institution to January 1, 1895.....	\$11,109 12
Total payments to receivers for fees and commissions during last six months.....	Nothing.
Total payments to clerks and accountants for salaries, etc., during last six months.....	Nothing.
Total payments to counsel or attorneys during last six months.....	Nothing.
Total payments for other expenses of the receivership during last six months.....	Nothing.
Total payments for all expenses of the receivership to the date of this report.....	<u>\$8,686 00</u>

The assets of the institution give promise of the payment of only a small dividend.

The receivership will be finally closed on termination of one pending suit and final accounting.

DETAILED STATEMENT
OF THE
CONDITION OF THE SAVINGS BANKS
AND
INSTITUTIONS FOR SAVINGS IN THIS STATE
ON THE
FIRST DAY OF JANUARY, 1895, AS COMPILED FROM THEIR REPORTS
TO THE SUPERINTENDENT OF BANKS.

[THE BANKS ARE ARRANGED ALPHABETICALLY BY COUNTIES.]

ALBANY COUNTY.

1. ALBANY CITY SAVINGS INSTITUTION, ALBANY.

[47 State street; incorporated 1880.]

SELDEN E. MARVIN, *President.*

WILLIAM S. HACKETT, *Treasurer.*

TRUSTEES.

IRAN HESS,
RODNEY VOSE,
ALBERT HESSBERG,
JONAS H. BROOKS,
SELDEN E. MARVIN,

GEO. H. THACHER,
HORACE S. BELL,
GEO. L. AMSDELL,
FRANCIS H. WOODS,
JOHN E. WALKER,
J. W. COX, JR.

E. DEL. PALMER,
EDWARD J. GALLIEN,
JOHN PALMER,
JOHN BOWE,
PERCIVAL N. BOUTON,

FINANCIAL.

RESOURCES.

Bonds and mortgages..... \$1,825,919 08
Stock investments, viz.:

<i>Stocks and bonds.</i>	<i>Cost.</i>	<i>Par value.</i>	<i>Estimated market value.</i>
State of North Dakota.....	\$29,575 00	\$25,000 00	\$33,250 00
State of South Dakota.....	155,787 00	155,000 00	157,525 00
State of Idaho	29,948 00	29,000 00	33,705 00
State of Nebraska	15,707 56	15,707 56	15,707 56
State of Washington	10,453 69	10,453 69	10,453 69
State of Colorado.....	33,360 69	33,360 89	33,360 89
Cities in this State.....	417,602 90	387,136 00	456,969 10
Counties in this State.....	15,468 00	15,000 00	15,525 00
Towns in this State.....	93,532 83	84,900 00	96,489 96
Villages in this State.....	127,976 57	123,500 00	129,890 00
School district	76,828 66	71,200 00	76,769 00
	<u>\$1,010,309 89</u>	<u>\$949,751 14</u>	<u>\$1,058,714 19</u>

1,058,714 19

Amount loaned on stocks as authorized by chapter 689, Laws
of 1892..... 8,000 00
Real estate, cost, \$23,698.82; estimated present value 8,000 00
Cash on deposit in banks or trust companies..... 171,822 09
Cash on hand 2,822 26
All other assets, not included above, viz.: Interest accrued... 35,010 75

\$2,609,788 32

LIABILITIES.

Amount due depositors, viz.:

Principal \$2,359,352 02
Interest credited for the six months ending with December
31, 1894 44,201 29
Surplus \$2,403,553 31
206,235 01
\$2,609,788 32

REPORT ON SAVINGS BANKS.

CASH TRANSACTIONS DURING THE YEAR 1894.

RECEIPTS.

Cash on hand and in banks or trust companies, January 1, 1894, before transactions of the day.....	\$179,353 04
From depositors, not including interest credited	610,690 58
From interest on loans, deposits and investments	111,723 88
From rents from real estate.....	60 00
From mortgages.....	57,378 16
From redemption of stocks	183,555 11
From stocks sold, par value, \$1,000; amount received therefor,	1,100 00
From loans repaid.....	180,400 00
From all other sources, viz.:	

Real estate sold	\$4,186 00
Rebate on insurance on property sold	7 30
	<u>4,195 30</u>
	<u>\$1,378,455 56</u>

PAYMENTS.

To depositors, including interest paid to them	\$567,788 18
For loans on bonds and mortgages	208,979 91
For loans on stocks and other securities	141,400 00
For stocks and bonds purchased, par value, \$166,237.26; cost,	
including premiums, commissions, etc.....	178,764 46
For interest (other than interest payments to depositors)	1,065 13

For current expenses of the bank, viz.: Salaries	\$4,500 00
For expenses of banking house or rent of banking rooms...	1,500 00
For other expenses	2,306 19
	<u>8,306 19</u>

For real estate acquired by foreclosure, or in settlement of debts due the bank	2,000 00
For taxes on real estate, except banking house.....	1,025 29
For repairs and other incidental expenses on real estate, except banking house.	112 06
Cash on hand and in banks or trust companies, December 31, 1894, after transactions of the day.....	174,144 35
	<u>\$1,278,455 56</u>

STATISTICAL INFORMATION.

Number of open accounts, January 1, 1895	4,013
Number of accounts opened or reopened during the year 1894,	676
Number of accounts closed during the year 1894.....	565
Total number of deposits received during the year 1894	3,713
Total number of payments to depositors during the year 1894..	4,263
Amount deposited during the year 1894, not including interest credited for that period.	\$610,690 58
Amount withdrawn during the year 1894.	567,788 18
Amount of interest credited and paid for the year 1894, viz.:	
July, 1894.....	\$42,466 64
January, 1895.....	44,301 29
	<u>86,669 93</u>
Average amount of each account, January 1, 1895.....	598 91
Largest amount due any one depositor, January 1, 1895, exclu- sive of interest and of any deposits made by order of a court of record, or of a surrogate	4,500 07
Number of such accounts which exceeded \$3,000....	1

Rate per cent. of dividends or interest to depositors during the year 1894,
4 per cent.

2. ALBANY COUNTY SAVINGS BANK, ALBANY.

[88 State street; Incorporated 1874.]

JASPER VAN WORMER, *President.*ALBERT V. BENSON, *Secretary.***TRUSTEES.**JASPER VAN WORMER,
SETH WHEELER,
GEORGE H. RUSSELL,
JACOB LEONARD,
WILLIAM N. S. SANDERS,
JOHN M. BAILEY,F. N. SILL,
WILLIAM B. PAGE,
JOHN J. WHITE,
JAMES MOORE,
F. C. CURTIS,
W. H. LIVINGSTON,
SAMUEL S. HATT.L. HOTALING,
WILLIAM P. RUDD,
JAMES MIX,
A. V. BENSON,
J. R. CARNELL,
CHARLES A. LAWYER,**FINANCIAL.****RESOURCES.**Bonds and mortgages..... \$2,127,785 40
Stock investments, viz.:

<i>Stocks and bonds.</i>	<i>Cost.</i>	<i>Par value.</i>	<i>Estimated market value.</i>
United States	\$294,776 25	\$200,000 00	\$230,475 60
State of Ohio.....	61,099 50	55,000 00	62,562 50
State of South Dakota.....	26,414 49	25,000 00	27,500 00
State of Delaware.....	34,000 00	34,000 00	34,680 00
State of Minnesota.....	43,468 50	50,475 00	45,198 50
Cities in other States.....	20,000 00	20,000 00	20,700 00
Cities in this State.....	643,592 72	601,432 33	626,160 08
Counties in this State.....	218,217 00	203,000 00	227,332 50
Towns in this State.....	126,533 00	122,400 00	127,758 00
Villages in this State.....	115,233 00	114,500 00	119,978 75
School district	22,500 00	22,500 00	24,116 25
	<u>\$1,533,774 46</u>	<u>\$1,448,307 33</u>	<u>\$1,696,452 58</u>

1,626,452 58

Cash on deposit in banks or trust companies..... 179,912 87

Cash on hand 18,622 76

All other assets not included above, viz.:

Interest accrued..... \$61,501 77
Steel safe for securities..... 1,300 00

62,701 77

\$4,015,424 88**LIABILITIES.**

Amount due depositors, viz.: Principal..... \$3,785,769 29

Other liabilities, viz.: Interest accrued on deposits to January
1, 1894..... 29,000 00

Surplus 200,655 59

\$4,015,424 88**CASH TRANSACTIONS DURING THE YEAR 1894.****RECEIPTS.**

Cash on hand and in banks or trust companies, January 1, 1894, before transactions of the day	\$216,782 56
From depositors, not including interest credited.....	1,833,558 33
From interest on loans, deposits and investments	144,472 92
From mortgages.....	341,823 00
From redemption of stocks	31,577 88
From stocks sold, par value, \$50,000; amount received therefor,	52,625 00
From all other sources, viz.: Reduction of premium on bonds,	12,089 57
	<u>\$2,632,929 21</u>

PAYMENTS.

To depositors, including interest paid to them	\$1,215,282 94
For loans on bonds and mortgages	592,049 58
For stocks and bonds purchased, par value, \$577,438.87; cost, including premiums, commissions, etc.....	615,778 41

REPORT ON SAVINGS BANKS.

For current expenses of the bank, viz.: Salaries.....	\$4,599 99	
For expenses of banking house or rent of banking rooms..	2,500 00	
For other expenses.....	4,077 29	
		\$11,177 28
Other payments, viz.: Interest accrued on mortgages assigned to us.....		110 87
Cash on hand and in banks or trust companies, December 31, 1894, after transactions of the day.		198,535 13
		\$2,632,929 21

STATISTICAL INFORMATION.

Number of open accounts, January 1, 1895 ..	6,224
Number of accounts opened or reopened during the year 1894,	2,028
Number of accounts closed during the year 1894.....	1,323
Total number of deposits received during the year 1894..	9,417
Total number of payments to depositors during the year 1894,	6,721
Amount deposited during the year 1894, not including interest credited for that period.....	\$1,838,558 33
Amount withdrawn during the year 1894.....	1,215,282 94
Amount of interest credited and paid for the year 1894, viz.:	
April, 1894.....	\$38,618 05
October, 1894.....	65,863 88
	124,481 93
Average amount of each account, January 1, 1895.....	608 27
Largest amount due any one depositor, January 1, 1895, exclusive of interest and of any deposits made by order of a court of record, or of a surrogate.....	3,000 00

Rate per cent. of dividends or interest to depositors during the year 1894,
4 per cent.

3. ALBANY EXCHANGE SAVINGS BANK, ALBANY.

[450 Broadway; incorporated 1856.]

FITZ EDWARD GRISWOLD, *Vice-President.*

ABRAHAM V. DEWITT, *Treasurer.*

TRUSTEES.

JOHN E. McELROY,
MICHAEL DELEHANTY,
GEORGE P. WILSON,
RICHARD VARICK DEWITT,
F. E. GRISWOLD,
JOHN BLACKBURN,
ABRAHAM V. DEWITT,

JOHN D. PARSONS, JR.,
JAMES MCKINNEY,
WILLIAM DALTON,
NORTON CHASE,
LEMON THOMSON,
THOMAS W. CANTWELL,
JOHN C. HUBBELL,

CHAUNCEY P. WILLIAMS, JR.,
MARTIN D. CONWAY,
JOHN J. GALLOGLY,
MATTHEW J. WALLACE,
CHARLES H. GAUS,
JOSEPH A. LANSING,
LEONARD G. TEN EYCK.

FINANCIAL.

RESOURCES.

Bonds and mortgages.....	\$364,663 53
Stock investments, viz.:	

<i>Stocks and bonds.</i>	<i>Cost.</i>	<i>Par value.</i>	<i>Estimated market value.</i>
United States	\$100,000 01	\$100,000 00	\$112,750 00
State of Minnesota.....	25,437 59	25,000 00	25,000 00
State of South Dakota	65,998 62	65,000 00	65,000 00
State of Washington.....	57,772 17	57,317 24	57,317 24
State of Colorado.....	37,844 12	37,844 12	37,844 12
State of Nebraska.....	2,671 40	2,671 40	2,671 40
Cities in other States.....	23,668 75	21,000 00	23,554 00
Cities in this State.....	221,015 38	\$15,478 73	222,505 15
Villages in this State.....	15,642 00	15,000 00	15,500 00
School district	13,193 58	13,000 00	13,000 00
	\$563,243 47	\$552,311 54	\$565,141 91

585.141 91

ALBANY COUNTY.

27

Amount loaned on stocks as authorized by chapter 689, Laws of 1893.....	\$10,650 00
Real estate, cost, \$2,546.96; estimated present value.....	2,400 00
Cash on deposit in banks or trust companies.....	119,161 08
All other assets, not included above, viz.: Interest accrued....	33,827 84
	<u>\$1,115,843 81</u>

LIABILITIES.

Amount due depositors, viz.: Principal.....	\$947,201 34
Other liabilities, viz.:	
Interest accrued on deposits to January 1, 1895.....	\$8,750 00
Expenses incurred, but unpaid	570 91
	9,120 91
Surplus	159,521 56
	<u>\$1,115,843 81</u>

CASH TRANSACTIONS DURING THE YEAR 1894.

RECEIPTS.

Cash on hand and in banks or trust companies, January 1, 1894, before transactions of the day.....	\$108,446 86
From depositors, not including interest credited.....	282,663 87
From interest on loans, deposits and investments.....	47,072 56
From rents from real estate.....	232 00
From mortgages.....	19,700 00
From redemption of stocks.....	181,465 36
From loans repaid.....	4,800 00
	<u>\$594,380 65</u>

PAYMENTS.

To depositors, including interest paid to them	\$292,320 49
For loans on bonds and mortgages.....	36,909 08
For stocks and bonds purchased, par value, \$183,781.40; cost, including premiums, commissions, etc.....	187,951 84
For interest (other than interest payments to depositors).....	1,126 87
For current expenses of the bank, viz.: Salaries.....	\$2,433 26
For expenses of banking house or rent of banking rooms...	2,509 00
For other expenses.....	1,890 79
	6,754 05
For taxes on real estate, except banking house.....	76 64
For repairs and other incidental expenses on real estate, except banking house	80 70
Cash on hand and in banks or trust companies, December 31, 1894, after transactions of the day.....	119,161 03
	<u>\$594,380 65</u>

STATISTICAL INFORMATION.

Number of open accounts, January 1, 1895.....	1,599
Number of accounts opened or reopened during the year 1894.....	321
Number of accounts closed during the year 1894.....	302
Total number of deposits received during the year 1894	1,731
Total number of payments to depositors during the year 1894..	1,821
Amount deposited during the year 1894, not including interest credited for that period.....	\$282,663 87
Amount withdrawn during the year 1894.....	292,320 49

REPORT ON SAVINGS BANKS.

Amount of interest credited and paid for the year 1894, viz.:

April, 1894	\$17,896 65	
October, 1894	17,693 99	
		\$35,090 64
Average amount of each account, January 1, 1895		592 37
Largest amount due any one depositor, January 1, 1895, exclusive of interest and of any deposits made by order of a court of record, or of a surrogate		3,223 75
Number of such accounts which exceeded \$3,000		2

Rate per cent. of dividends or interest to depositors during the year 1894, 3½ and 4 per cent.

4. ALBANY SAVINGS BANK, ALBANY.

[State street; incorporated 1890.]

J. HOWARD KING, *President*.THEODORE TOWNSEND, *Treasurer*.

TRUSTEES.

J. HOWARD KING,
WILLIAM KIDD,
JAMES D. WASSON,
JACOB H. TEN EYCK,
J. WILBUR TILLINGHAST,
CLARENCE RATHBONE,

GRANGE SARD,
HENRY T. MARTIN,
MARCUS T. HUN,
ABRAHAM LANSING,
WM. B. VAN RENSSELAER,
LEDYARD COGSWELL,
EDWARD BOWDITCH.

ACORS RATHBUN,
MATTHEW HALE,
WM. M. VAN ANTWERP,
RUFUS K. TOWNSEND,
LUTHER H. TUCKER,
CHARLES TRACY,

FINANCIAL.

RESOURCES.

Bonds and mortgages \$8,412,475 00
Stock investments, viz.:

<i>Stocks and bonds.</i>	<i>Cost.</i>	<i>Par value.</i>	<i>Estimated market value.</i>
United States	\$1,588,886 00	\$1,350,000 00	\$1,532,350 00
State of New Hampshire	19,955 00	16,500 00	18,145 00
State of Kansas	62,100 00	46,000 00	5,000 00
State of Massachusetts	59,250 00	48,600 00	51,515 00
Cities in other States	379,317 00	349,000 00	361,760 00
Cities in this State	5,963,953 76	4,906,610 80	5,828,531 80
Counties in this State	272,703 00	248,000 00	266,830 00
Towns in this State	59,759 40	55,000 00	56,070 00
Villages in this State	221,619 87	212,500 00	216,400 00
	<u>\$8,597,053 03</u>	<u>\$7,292,210 80</u>	<u>\$8,372,562 80</u>

Banking house and lot, cost, \$247,808.22; estimated present value 125,000 00
Cash on deposit in banks or trust companies 1,222,575 44
Cash on hand 143,693 14
All other assets, not included above, viz.: Interest accrued 163,496 26
\$18,439,802 64

LIABILITIES.

Amount due depositors, viz.:

Principal	\$15,845,490 45	
Interest credited for the six months ending with December 31, 1894	300,595 59	
		\$16,145,946 04
Surplus		2,293,856 60
		<u>\$18,439,802 64</u>

CASH TRANSACTIONS DURING THE YEAR 1894.

RECEIPTS.

Cash on hand and in banks or trust companies, January 1, 1894, before transactions of the day.....	\$1,375,883 39
From depositors, not including interest credited.....	4,292,169 83
From interest on loans, deposits and investments.....	763,162 17
From rents from banking house.....	5,975 00
From mortgages.....	551,410 00
From redemption of stocks.....	170,837 37
	<hr/>
	\$7,158,887 76

PAYMENTS.

To depositors, including interest paid to them.....	\$3,647,667 94
For loans on bonds and mortgages.....	818,700 00
For stocks and bonds purchased, par value, \$1,136,322.80; cost, including premiums, commissions, etc.....	1,278,154 05
For interest (other than interest payments to depositors).....	6,146 66
For current expenses of the bank, viz.: Salaries.....	\$36,565 00
For expenses of banking house or rent of banking rooms.....	5,711 24
For other expenses.....	9,664 96
	<hr/>
	41,941 20
Other payments, viz.: Interest paid to depositors which had not been credited prior to July 1, 1894, and January 1, 1895.....	9 33
Cash on hand and in banks or trust companies, December 31, 1894, after transactions of the day.....	1,366,268 58
	<hr/>
	\$7,158,887 76

STATISTICAL INFORMATION.

Number of open accounts, January 1, 1895.....	28,394
Number of accounts opened or reopened during the year 1894.....	5,815
Number of accounts closed during the year 1894.....	4,038
Total number of deposits received during the year 1894.....	34,638
Total number of payments to depositors during the year 1894..	29,907
Amount deposited during the year 1894, not including interest credited for that period.....	\$4,292,169 83
Amount withdrawn during the year 1894.....	3,647,667 94
Amount of interest credited and paid for the year 1894, viz.:	
July, 1894.....	\$386,281 61
January, 1895.....	300,525 59
Paid but not credited at other periods.....	9 33
	<hr/>
	586,816 53
Average amount of each account, January 1, 1895.....	568 63
Largest amount due any one depositor, January 1, 1895, exclusive of interest and of any deposits made by order of a court of record, or of a surrogate.....	9,000 00
Number of such accounts which exceeded \$3,000.....	1

Rate per cent. of dividends or interest to depositors during the year 1894,
2½ to 4 per cent.

5. COHOS SAVINGS INSTITUTION, COHOS.

[58 Remsen street; incorporated 1851.]

WILLIAM T. DODGE, *President.*GEORGE R. WILSDON, *Treasurer.*

TRUSTEES.

WM. H. HOLLISTER,
HENRY AIRD,
G. H. McDOWELL,
GEO. NEIL,
HENRY A. STRONG,JAMES WHITE,
GEO. R. WILSDON,
WM. T. DODGE,
MURRAY HUBBARD,
JAMES H. MASTEN,
GEORGE DIXON.JONATHAN HILLER,
BENJ. F. CLARKE,
P. S. HOLSAAPPLE,
A. T. CALKINS,
JAMES W. ABLETT,

FINANCIAL.

RESOURCES.

Bonds and mortgages..... \$470,273 02

Stock investments, viz.:

<i>Stocks and bonds.</i>	Cost.	Par value.	Estimated market value.
State of South Dakota.....	\$10,412 88	\$10,000 00	\$10,400 00
State of North Dakota.....	11,096 17	10,000 00	10,700 00
State of Florida.....	2,344 56	1,900 00	2,282 00
State of Idaho.....	16,692 12	15,000 00	17,250 00
State of Indiana.....	11,580 16	12,000 00	12,000 00
Cities in other States.....	103,689 33	95,000 00	104,575 00
Cities in this State.....	459,204 40	442,162 00	471,904 07
Counties in this State.....	79,828 15	78,000 00	80,845 00
Towns in this State.....	45,546 68	42,000 00	45,600 00
Villages in this State.....	234,213 03	223,500 00	223,855 00
	<u>\$974,516 88</u>	<u>\$929,569 00</u>	<u>\$988,361 07</u>

988,361 07

Real estate, cost, \$6,175.08; estimated present value... 6,900 00

Cash on deposit in banks or trust companies..... 107,982 11

Cash on hand..... 9,734 79

All other assets, not included above, viz.:

Interest accrued..... \$30,073 77

Taxes paid on real estate..... 1,500 00

21,573 77

\$1,604,775 36

LIABILITIES.

Amount due depositors, viz.:

Principal..... \$1,455,634 64

Interest credited for the six months ending with December

31, 1894..... 27,292 44

\$1,482,927 08

Other liabilities, viz.: Miscellaneous accounts..... 105 79

Surplus..... 121,742 49

\$1,604,775 36

CASH TRANSACTIONS DURING THE YEAR 1894.

RECEIPTS.

Cash on hand and in banks or trust companies, January 1, 1894,
before transactions of the day.....

\$30,859 68

From depositors, not including interest credited.....

891,865 90

ALBANY COUNTY.

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From interest on loans, deposits and investments	\$70,326 28
From rents from real estate	120 00
From mortgages	89,070 00
From redemption of stocks	8,000 00
From stocks sold, par value, \$51,500; amount received therefor,	51,699 52
From all other sources, viz.: Real estate sold ..	3,005 00
	<u>\$648,946 47</u>

PAYMENTS.

To depositors, including interest paid to them	\$872,985 00
For loans on bonds and mortgages	38,075 00
For stocks and bonds purchased, par value, \$99,650; cost, including premiums, commissions, etc.	110,840 04
For current expenses of the bank, viz.: Salaries	\$2,100 00
For expenses of banking house or rent of banking rooms	1,000 00
For other expenses	439 77
	<u>3,539 77</u>
For real estate acquired by foreclosure, or in settlement of debts due the bank	9,180 08
For taxes on real estate, except banking house	1,500 00
For repairs and other incidental expenses on real estate, except banking house	109 93
Other payments, viz.:	
Interest on individual accounts omitted, January, 1894	\$9 72
Error in interest, July, 1894	10 00
Suspense account	80 08
	<u>99 75</u>
Cash on hand and in banks or trust companies, December 31, 1894, after transactions of the day	117,666 90
	<u>\$648,946 47</u>

STATISTICAL INFORMATION.

Number of open accounts, January 1, 1895	4,191
Number of accounts opened or reopened during the year 1894,	778
Number of accounts closed during the year 1894	718
Total number of deposits received during the year 1894	5,480
Total number of payments to depositors during the year 1894 ..	5,248
Amount deposited during the year 1894, not including interest credited for that period	\$391,865 99
Amount withdrawn during the year 1894	372,935 00
Amount of interest credited and paid for the year 1894, viz.: ..	
July, 1894	\$26,449 84
January, 1895	27,293 44
	<u>58,742 28</u>
Average amount of each account, January 1, 1895	853 88
Largest amount due any one depositor, January 1, 1895, exclusive of interest and of any deposits made by order of a court of record, or of a surrogate	8,000 00

Rate per cent. of dividends or interest to depositors during the year 1894, 4 per cent.

6. HOME SAVINGS BANK OF THE CITY OF ALBANY.

[40 State street; incorporated, 1871.]

PETER KINNEAR, *President*.JOHN D. CAPRON, *Treasurer*.

TRUSTEES.

CHAUNCEY E. ARGERSINGER,
JOHN D. CAPRON,
JOHN H. FARRELL,
CHARLES C. LODGEWICK,
JAMES TEN EYCK,ROBERT GEER,
ANDREW E. MATHER,
DAVID A. THOMPSON,
VREELAND H. YOUNGMAN,
THOMAS AUSTIN,
ROBERT BRICE.PETER KINNEAR,
SAMUEL L. MUNSON,
CHARLES W. MEAD,
HENRY RUSSELL,
GEORGE H. TREADWELL.

FINANCIAL.

RESOURCES.

Bonds and mortgages..... \$688,659 35

Stock investments, viz.:

<i>Stocks and bonds.</i>	<i>Cost.</i>	<i>Par value.</i>	<i>Estimated market value.</i>
Colorado state warrants.....	\$15,604 40	\$15,298 41	\$15,298 41
Cities in other States.....	35,562 50	35,000 00	35,967 50
Cities in this State.....	909,296 40	902,437 13	212,168 48
Counties in this State.....	1,010 00	1,000 00	1,012 50
Towns in this State.....	73,819 00	69,500 00	72,948 75
Villages in this State.....	173,355 48	168,450 00	173,355 75
School district.....	43,368 85	40,180 00	43,739 00

\$552,018 68	\$381,825 54	\$563,860 39
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558,800 39

Amount loaned on stocks as authorized by chapter 689, Laws
of 1892.....

17,000 00

Cash on deposit in banks or trust companies.....

84,857 82

Cash on hand.....

654 26

All other assets, not included above, viz.:

Interest accrued..... \$19,151 28

Tax and assessment certificates on mortgaged property
and accrued interest on same..... 818 97

19,970 25

\$1,864,941 57

LIABILITIES.

Amount due depositors, viz.:

Principal..... \$1,907,399 22

Interest credited for the six months ending with December
31, 1894..... 22,218 62\$1,289,617 84

Other liabilities, viz.:

Interest accrued on deposits to January 1, 1895..... \$848 16

Interest paid in advance on mortgage..... 7 50

Rent and advertising accrued..... 256 11

1,111 77

Surplus.....

74,211 96

\$1,864,941 57

ALBANY COUNTY.

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CASH TRANSACTIONS DURING THE YEAR 1894.

RECEIPTS.

band and in banks or trust companies, January 1, 1894,	
transactions of the day.....	\$95,098 44
positors, not including interest credited	479,081 66
erest on loans, deposits and investments	58,876 82
rtgages.....	80,875 65
emption of stocks.	65,096 27
ns repaid	8,668 75
other sources, viz.: Refunded amounts advanced for and assessments.....	2,495 48
	<u>\$785,193 02</u>

PAYMENTS.

itors, including interest paid to them	\$424,415 77
on bonds and mortgages	87,030 00
on stocks and other securities.....	8,668 75
ks and bonds purchased, par value, \$172,530.53; cost, ng premiums, commissions, etc.....	176,014 82
est (other than interest payments to depositors)	1,818 65
rent expenses of the bank, viz.: Salaries.....	\$3,431 32
enses of banking house or rent of banking rooms..	1,150 00
er expenses.....	1,184 64
	<u>5,787 97</u>
yments, viz.: Taxes, insurance and assessments on ged property	1,495 48
and and in banks or trust companies, December 31, ter transactions of the day.....	85,511 58
	<u>\$785,193 02</u>

STATISTICAL INFORMATION.

of open accounts, January 1, 1895.	2,583
of accounts opened or reopened during the year 1894 .	651
of accounts closed during the year 1894	518
number of deposits received during the year 1894.....	4,847
number of payments to depositors during the year 1894..	3,810
deposited during the year 1894, not including interest l for that period.....	\$479,081 66
withdrawn during the year 1894.....	424,415 77
of interest credited and paid for the year 1894, viz.:	
M.....	\$20,481 02
, 1895	22,318 62
l at other periods.....	3,098 86
	<u>45,792 50</u>
amount of each account, January 1, 1895.....	499 27
amount due any one depositor, January 1, 1895, exclu- interest and of any deposits made by order of a court d, or of a surrogate....	3,800 00
of such accounts which exceeded \$3,000.....	1

r cent. of dividends or interest to depositors during the year 1894, 4

7. MECHANICS AND FARMERS' SAVINGS BANK, ALBANY.

[63 State street; incorporated 1855.]

DUDLEY OLCOTT, *President*.G. G. DAVIDSON, *Secretary*.

TRUSTEES.

DUDLEY OLCOTT,
GEORGE G. DAVIDSON,
RUFUS W. PECKHAM,
ROBERT OLCOTT,CHARLES NEWMAN,
EZRA G. BENEDICT,
JOSEPH W. RUSSELL,
ISAAC D. F. LANSING,
JAMES MCCREDIE.JAMES B. JERMAIN,
DANIEL LEONARD,
ERASTUS D. PALMER,
WILLIAM J. WALKER,

FINANCIAL.

RESOURCES.

Bonds and mortgages.....				\$664,700 00
Stock investments, viz.:				
<i>Stocks and bonds.</i>	<i>Cost.</i>	<i>Par value.</i>	<i>Estimated market value.</i>	
United States.....	\$79,835 00	\$75,000 00	\$81,750 00	
State of Massachusetts.....	25,375 00	25,000 00	25,000 00	
Cities in other States.....	190,998 75	175,000 00	186,550 00	
Cities in this State.....	824,798 08	711,600 00	554,559 50	
Counties in this State.....	156,336 37	134,000 00	149,359 99	
Villages in this State.....	25,600 00	25,000 00	25,000 00	
	<u>\$1,966,343 20</u>	<u>\$1,149,600 00</u>	<u>\$1,325,259 49</u>	
				1,325,229 49
Cash on deposit in banks or trust companies.....				212,918 25
Cash on hand.....				7,164 50
All other assets, not included above, viz.: Interest accrued....				26,078 36
				<u>\$2,236,085 00</u>

LIABILITIES.

Amount due depositors, viz.: Principal.....	\$1,863,034 95
Other liabilities, viz.: Interest accrued on deposits to January 1, 1895.....	16,953 80
Surplus.....	356,076 85
	<u>\$2,236,085 00</u>

CASH TRANSACTIONS DURING THE YEAR 1894.

RECEIPTS.

Cash on hand and in banks or trust companies, January 1, 1894, before transactions of the day.....	\$193,179 03
From depositors, not including interest credited.....	457,105 63
From interest on loans, deposits and investments.....	93,245 61
From mortgages.....	23,491 65
From redemption of stocks.....	23,500 00
	<u>\$790,521 92</u>

PAYMENTS.

To depositors, including interest paid to them.....	\$409,379 05
For loans on bonds and mortgages.....	11,400 00
For stocks and bonds purchased, par value, \$126,500; cost, including premiums, commissions, etc.....	148,757 63
For current expenses of the bank, viz.: Salaries.....	\$3,600 00
For expenses of banking house or rent of banking rooms....	2,000 00
For other expenses.....	187 50
	<u>5,787 50</u>

ALBANY COUNTY.

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Other payments, viz.:

Expenses of examination (Banking Department).....	\$80 00
General expenses.....	40 00

\$120 00

Cash on hand and in banks or trust companies, December 31, 1894, after transactions of the day.....	220,077 75
	<u>\$790,521 92</u>

STATISTICAL INFORMATION.

Number of open accounts, January 1, 1895.....	4,645
Number of accounts opened or reopened during the year 1894.....	756
Number of accounts closed during the year 1894.....	664
Total number of deposits received during the year 1894.....	4,358
Total number of payments to depositors during the year 1894.....	8,910
Amount deposited during the year 1894, not including interest credited for that period.....	\$457,105 68
Amount withdrawn during the year 1894.....	409,379 05
Amount of interest credited and paid for the year 1894, viz.:	

April, 1894.....	\$38,077 71
October, 1894.....	34,389 66

67,467 37

Average amount of each account, January 1, 1895.....	401 08
Largest amount due any one depositor, January 1, 1895, exclu- sive of interest and of any deposits made by order of a court of record, or of a surrogate.....	13,518 47
Number of such accounts which exceeded \$3,000.....	8

Rate per cent. of dividends or interest to depositors during the year 1894, 8 and 4 per cent.

8. MECHANICS' SAVINGS BANK, COHOES.

[76 Oneida street; incorporated 1871.]

JOHN CLUTE, *President.*

LE ROY VERMILYEA, *Secretary.*

TRUSTEES.

JOHN CLUTE,
HUGH GRAHAM,
C. HOULIHAN,
GEORGE OLIVER,
WILLIAM STANTON,
GEORGE H. CARROLL,

JAMES S. CLUTE,
A. J. GRIFFIN,
RALPH HORNBY,
E. N. PAGE,
WILLIAM E. THORN,
LE ROY VERMILYEA,

EDWARD FOLEY,
E. W. LANSING,
A. ROSENTHAL,
FRANK TESSIER,
RODNEY WILCOX,
MARTIN GILMORE.

FINANCIAL.

RESOURCES.

Bonds and mortgages.....	\$340,710 50
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Stock investments, viz.:

<i>Stocks and bonds.</i>	Cost.	Par value.	Estimated market value.
Cities in this State.....	\$46,431 87	\$41,500 00	\$46,255 00
Counties in this State.....	8,294 88	8,000 00	8,000 00
Towns in this State.....	63,595 92	59,950 00	62,120 00
Villages in this State.....	167,067 80	158,500 00	160,900 00
School district.....	9,300 00	9,000 00	9,200 00
	<u>\$295,069 97</u>	<u>\$379,950 00</u>	<u>\$286,545 00</u>

286,545 00

Cash on deposit in banks or trust companies.....	50,000 00
Cash on hand.....	12,869 67
All other assets, not included above, viz.: Interest accrued....	10,962 94

\$701,088 11

REPORT ON SAVINGS BANKS.

LIABILITIES.		
Amount due depositors, viz.:		
Principal	\$649,654 93	
Interest credited for the six months ending with December 31, 1894	12,087 06	
		\$661,741 99
Surplus		89,846 12
		<u>\$701,088 11</u>

CASH TRANSACTIONS DURING THE YEAR 1894.

RECEIPTS.	
Cash on hand and in banks or trust companies, January 1, 1894, before transactions of the day	\$54,413 42
From depositors, not including interest credited	178,510 78
From interest on loans, deposits and investments	29,401 89
From mortgages	25,880 00
From redemption of stocks	1,000 00
	<u>\$289,155 54</u>

PAYMENTS.	
To depositors, including interest paid to them	\$158,926 17
For loans on bonds and mortgages	40,490 00
For stocks and bonds purchased, par value, \$28,650; cost, including premiums, commissions, etc.	29,028 50
For current expenses of the bank, viz.: Salaries	\$2,410 00
For expenses of banking house or rent of banking rooms	300 00
For other expenses	136 20
	<u>2,846 20</u>
Cash on hand and in banks or trust companies, December 31, 1894, after transactions of the day	62,869 67
	<u>\$289,155 54</u>

STATISTICAL INFORMATION.

Number of open accounts, January 1, 1895	1,497
Number of accounts opened or reopened during the year 1894,	273
Number of accounts closed during the year 1894	239
Total number of deposits received during the year 1894	1,563
Total number of payments to depositors during the year 1894 ..	1,738
Amount deposited during the year 1894, not including interest credited for that period	\$178,510 78
Amount withdrawn during the year 1894	153,926 17
Amount of interest credited and paid for the year 1894, viz:	
July, 1894	\$11,694 99
January, 1895	12,087 06
	<u>23,782 05</u>
Average amount of each account, January 1, 1895	448 37
Largest amount due any one depositor, January 1, 1895, exclusive of interest and of any deposits made by order of a court of record, or of a surrogate	5,000 00
Number of such accounts which exceeded \$3,000	1

Rate per cent. of dividends or interest to depositors during the year 1894,
4 per cent.

ALBANY COUNTY.

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9. NATIONAL SAVINGS BANK OF THE CITY OF ALBANY.

[59 State street; Incorporated 1868.]

JOHN H. VAN ANTWERP, *President*.ALBERT P. STEVENS, *Treasurer*.

TRUSTEES.

JOHN H. VAN ANTWERP,
JOHN WOODWARD,
D. L. VAN ANTWERP,
JAMES H. MANNING,
J. TOWNSEND LANSING,
CHARLES J. BUCHANAN,

SIMON W. ROSENDALE,
MICHAEL N. NOLAN,
JOHN G. MYERS,
ROBERT L. FRYER,
WILLIAM G. RICE,
GARRET A. VAN ALLEN,

JAMES H. McCLURE,
NATHAN B. PERRY,
JAMES H. PRATT,
HORACE G. YOUNG,
HARRY C. CUSHMAN,
JAMES H. McCLURE.

FINANCIAL.

RESOURCES.

Bonds and mortgages \$2,716,850 00

Stock investments, viz.:

<i>Stocks and bonds.</i>	<i>Cost.</i>	<i>Par value.</i>	<i>Estimated market value.</i>
United States	\$218,162 50	\$200,000 00	\$228,000 00
State of Missouri	19,340 00	19,000 00	9,570 00
State of Massachusetts	42,660 00	42,000 00	41,840 00
State of New Hampshire	43,660 00	41,500 00	45,650 00
State of New Jersey	8,430 00	8,000 00	8,640 00
Cities in other States	114,450 00	102,000 00	114,440 00
Cities in this State	2,992,667 81	2,780,556 81	2,114,366 81
Counties in this State	249,984 00	240,000 00	255,070 00
Towns in this State	81,835 00	81,500 00	81,885 00
Villages in this State	162,515 00	155,600 00	164,255 00
School district	18,000 00	18,000 00	18,000 00

\$3,901,618 81 \$3,638,156 81 \$4,042,626 81

4,042,626 81

Real estate, cost, \$104,500.44; estimated present value 100,500 00

Cash on deposit in banks or trust companies 718,874 88

Cash on hand 81,682 28

All other assets, not included above, viz.: Interest accrued 46,102 05

\$7,706,585 52

LIABILITIES.

Amount due depositors, viz.:

Principal \$6,773,424 71
Interest credited for the six months ending with December
31, 1894 188,096 97

\$6,901,521 68

Surplus 805,063 84

\$7,706,585 52

CASH TRANSACTIONS DURING THE YEAR 1894.

RECEIPTS.

Cash on hand and in banks or trust companies, January 1, 1894,
before transactions of the day \$788,412 70
From depositors, not including interest credited 2,516,789 74
From interest on loans, deposits and investments .. 337,154 68
From rents from real estate 1,068 88
From mortgages... 449,850 00
From redemption of stocks. 277,000 00

\$4,370,275 45

REPORT ON SAVINGS BANKS.

PAYMENTS.

To depositors, including interest paid to them	\$2,195,086 24
For loans on bonds and mortgages	502,100 00
For stocks and bonds purchased, par value, \$709,256.81; cost, including premiums, commissions, etc.	753,567 05
For interest (other than interest payments to depositors)..	9,070 30
For current expenses of the bank, viz.: Salaries.....	\$9,700 00
For expenses of banking house or rent of banking rooms..	2,000 00
For other expenses	4,087 10
	15,787 10
For real estate acquired by foreclosure, or in settlement of debts due the bank	88,500 00
For taxes on real estate, except banking house.....	3,428 90
For repairs and other incidental expenses on real estate, except banking house.....	84 78
Other payments, viz.:	
Loss in sale of real estate under foreclosure	\$208 16
Taxes on Kensington hotel, Saratoga Springs	1,990 78
	2,198 92
Cash on hand and in banks or trust companies, December 31, 1894, after transactions of the day	800,507 16
	<u>\$4,870,275 45</u>

STATISTICAL INFORMATION.

Number of open accounts, January 1, 1895.....	10,141
Number of accounts opened or reopened during the year 1894 ..	2,253
Number of accounts closed during the year 1894	1,870
Total number of deposits received during the year 1894.....	6,825
Total number of payments to depositors during the year 1894..	5,855
Amount deposited during the year 1894, not including interest credited for that period	\$2,516,789 74
Amount withdrawn during the year 1894	2,195,086 24
Amount of interest credited and paid for the year 1894, viz.:	
July, 1894.....	\$121,661 34
January, 1895	128,026 97
	249,688 31
Average amount of each account, January 1, 1895.....	680 55
Largest amount due any one depositor, January 1, 1895, exclusive of interest and of any deposits made by order of a court of record, or of a surrogate	12,000 00
Number of such accounts which exceeded \$3,000.....	41

Rate per cent. of dividends or interest to depositors during the year 1894,
4 per cent.

BROOME COUNTY.

10. BINGHAMTON SAVINGS BANK, BINGHAMTON.

[86 Court street ; incorporated 1867.]

WM. H. WILKINSON, *President.*HARRIS G. RODGERS, *Treasurer.*

TRUSTEES.

CYRUS STRONG,
JAMES B. WREED,
CHARLES M. STONE,
JOHN G. ORTON,JAMES K. WELDEN,
G. L. SESSIONS,
EDWARD C. SMITH,
WILLIAM H. WILKINSON,
S. J. HIRSCHMAN.JOHN BAYLES,
HARRIS G. RODGERS,
GEORGE M. HARRIS,
EDWARD P. MCKINNEY,

FINANCIAL.

RESOURCES.

Bonds and mortgages \$688,100 00

Stock investments, viz.:

<i>Stocks and bonds.</i>	<i>Cost.</i>	<i>Par value.</i>	<i>Estimated market value.</i>	
United States	\$159,259 28	\$150,000 00	\$169,500 00	
Cities in this State	453,651 41	420,000 00	443,677 45	
Counties in this State	18,457 00	18,457 00	18,457 00	
Towns in this State	128,657 06	125,400 00	133,109 86	
	<u>\$757,024 75</u>	<u>\$718,857 00</u>	<u>\$759,787 31</u>	759,787 31

Amount loaned on stocks as authorized by chapter 689, Laws of 1892 600 00

Cash on deposit in banks or trust companies 152,693 20

Cash on hand 11,060 42

All other assets, not included above, viz.: Interest accrued 15,910 12

\$1,628,101 05

LIABILITIES.

Amount due depositors, viz.:

Principal	\$1,467,831 68
Interest credited for the six months ending with December 31, 1894.....	23,897 27
	<u>\$1,491,638 89</u>

Surplus 131,462 16

\$1,628,101 05

CASH TRANSACTIONS DURING THE YEAR 1894.

RECEIPTS.

Cash on hand and in banks or trust companies, January 1, 1894, before transactions of the day.....	\$145,358 04
From depositors, not including interest credited.....	754,770 96
From interest on loans, deposits and investments.....	66,653 74
From mortgages.....	46,500 00
From redemption of stocks.....	21,025 91
	<u>\$1,084,308 65</u>

PAYMENTS.

To depositors, including interest paid to them.....	\$725,090 12
For loans on bonds and mortgages.....	80,570 00
For stocks and bonds purchased, par value, \$51,257; cost, including premiums, commissions, etc.....	54,904 91
For interest (other than interest payments to depositors).....	81 86

REPORT ON SAVINGS BANKS.

For current expenses of the bank, viz.: Salaries.....	\$7,900 00	
For expenses of banking house or rent of banking rooms....	1,475 00	
For other expenses.....	583 64	
		\$9,958 64
Cash on hand and in banks or trust companies, December 31, 1894, after transactions of the day.....		163,753 62
		\$1,084,808 65

STATISTICAL INFORMATION.

Number of open accounts, January 1, 1895.....	7,085
Number of accounts opened or reopened during the year 1894.....	1,021
Number of accounts closed during the year 1894.....	781
Total number of deposits received during the year 1894.....	11,086
Total number of payments to depositors during the year 1894, Amount deposited during the year 1894, not including interest credited for that period.....	10,116
Amount withdrawn during the year 1894.....	\$754,770 96
Amount of interest credited and paid for the year 1894, viz.: July, 1894.....	\$22,864 80
January, 1895.....	23,887 27
Paid but not credited at other periods.....	932 19
	47,733 76
Average amount of each account, January 1, 1895.....	210 53
Largest amount due any one depositor, January 1, 1895, exclu- sive of interest and of any deposits made by order of a court of record, or of a surrogate.....	3,830 00
Number of such accounts which exceeded \$3,000 ..	13

Rate per cent. of dividends or interest to depositors during the year 1894,
3½ per cent.

CAYUGA COUNTY.

11. AUBURN SAVINGS BANK, AUBURN.

[74 Genesee street; incorporated 1819.]

EDWIN R. FAY, *President*.

E. H. TOWNSEND, *Treasurer*.

TRUSTEES.

WILLIAM C. BEARDSLEY,
LEROY W. STEVENS,
ORLANDO LEWIS,
DAVID WRIGHT,

WADSWORTH HOLLISTER,
DAVID M. DUNNING,
THOMAS M. OSBORNE,
GEORGE UNDERWOOD,
NELSON B. ELDRED.

EDWIN R. FAY,
DAVID WADSWORTH,
GEORGE H. NYE,
EDWARD H. TOWNSEND.

FINANCIAL.

RESOURCES.

Bonds and mortgages.....			\$966,958 44
Stock investments, viz.:			
<i>Stocks and bonds.</i>	<i>Cost.</i>	<i>Par value.</i>	<i>Estimated market value.</i>
United States.....	\$259,836 72	\$45,000 00	\$276,850 00
District of Columbia.....	92,125 40	100,000 00	111,000 00
State of Indiana.....	50,500 00	50,000 00	50,000 00
State of South Dakota.....	10,580 00	20,000 00	20,000 00
Cities in this State.....	311,070 91	314,583 51	337,683 51
Counties in this State.....	5,230 00	5,000 00	5,600 00
Towns in this State.....	27,239 20	25,000 00	26,875 00
Villages in this State.....	148,220 65	138,000 00	141,890 00
School district.....	94,934 75	87,000 00	89,760 00
	\$1,049,707 23	\$924,583 51	\$1,058,858 51

CAYUGA COUNTY.

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house and lot, cost, \$188,922.81; estimated present	
estate, cost, \$20,481.82; estimated present value	\$75,000 00
deposit in banks or trust companies.....	21,847 65
and.....	188,151 04
assets, not included above, viz.: Interest accrued....	18,621 65
	11,867 80
	<u>\$2,841,805 09</u>

LIABILITIES.

due depositors, viz.:

.....	\$3,017,181 15	
credited for the six months ending with December	83,146 41	
.....		\$3,050,277 56
.....		291,027 58
		<u>\$2,841,805 09</u>

CASH TRANSACTIONS DURING THE YEAR 1894.

RECEIPTS.

and in banks or trust companies, January 1, 1894,	
transactions of the day.....	\$195,488 44
depositors, not including interest credited ..	842,009 50
interest on loans, deposits and investments.....	93,721 80
from banking house.....	2,232 82
from other real estate	1,821 95
for mortgages.....	62,235 58
redemption of stocks.....	16,586 81
other sources, viz.:	
stock sold	\$150 00
credited to profit and loss.....	70 00
.....	81 21
	<u>301 21</u>
	<u>\$1,214,898 11</u>

PAYMENTS.

depositors, including interest paid to them.....	\$878,482 69
on bonds and mortgages.....	35,166 50
on bonds and bonds purchased, par value, \$69,500; cost, in-	
premiums, commissions, etc	78,440 00
for interest (other than interest payments to depositors).....	296 99
operating expenses of the bank, viz.: Salaries.....	\$7,890 00
rents of banking house or rent of banking rooms..	1,749 69
other expenses.....	8,070 92
	<u>12,640 60</u>
real estate acquired by foreclosure, or in settlement of	
due the bank.....	6,634 04
on real estate, except banking house	308 32
and other incidental expenses on real estate, except	
banking house.....	594 65
payments, viz.: Sundries charged to profit and loss.....	111 63
and in banks or trust companies, December 31,	
for transactions of the day.....	206,772 69
	<u>\$1,214,898 11</u>

REPORT ON SAVINGS BANKS.

STATISTICAL INFORMATION.

Number of open accounts, January 1, 1895	7,916
Number of accounts opened or reopened during the year 1894.....	1,354
Number of accounts closed during the year 1894.....	1,364
Total number of deposits received during the year 1894.....	12,470
Total number of payments to depositors during the year 1894.....	12,690
Amount deposited during the year 1894, not including interest credited for that period.....	\$842,009 50
Amount withdrawn during the year 1894.....	878,482 69
Amount of interest credited and paid for the year 1894, viz.:	
July, 1894.....	\$32,731 73
January, 1895.....	33,146 41
Credited at other periods	784 73
	66,663 91
Average amount of each account, January 1, 1895.....	259 00
Largest amount due any one depositor, January 1, 1895, exclusive of interest and of any deposits made by order of a court of record, or of a surrogate	4,437 01
Number of such accounts which exceeded \$3,000.....	1

Rate per cent. of dividends or interest to depositors during the year 1894, 3½ per cent.

12. CAYUGA COUNTY SAVINGS BANK, AUBURN.

[118 and 115 Genesee street; incorporated 1864.]

HORACE T. COOK, *President*.

WILLIAM H. MEEKER, *Treasurer*.

TRUSTEES.

EDWARD H. AVERY,
LEWIS E. CARPENTER,
JAMES LYON,
THEODORE M. POMEROY,
CHARLES STANDART,
CYRENUS WHEELER, JR.,

JUSTIN L. BARKER,
CHARLES C. DWIGHT,
WILLIAM H. MEAKER,
WILLIAM H. SEWARD,
CHARLES A. SMITH,

WILLIAM F. WAIT,
HORACE T. COOK,
OSCAR F. KNAPP,
CHARLES A. MCCARTHY,
BENJAMIN B. SNOW,
JAMES SEYMOUR, JR.

FINANCIAL.

RESOURCES.

Bonds and mortgages.....	\$678,355 00
Stock investments, viz.:	

<i>Stocks and bonds.</i>	<i>Cost.</i>	<i>Par value.</i>	<i>Estimated market value.</i>
United States	\$118,300 75	\$114,400 00	\$139,372 00
District of Columbia	58,928 00	60,000 00	68,700 00
State of Massachusetts	21,110 00	20,000 00	20,000 00
Cities in this State	104,073 88	101,264 88	105,484 83
Villages in this State.....	21,971 00	20,000 00	22,000 00
	<u>\$394,383 63</u>	<u>\$315,664 88</u>	<u>\$345,456 88</u>

345,456 88

Amount loaned on stocks as authorized by chapter 689, Laws of 1892.....

600 00

Banking house and lot, cost, \$55,425.85; estimated present value.....

46,000 00

Other real estate, cost, \$6,715.07; estimated present value.....

5,100 00

Cash on deposit in banks or trust companies.....

129,008 65

Cash on hand

11,772 02

CAYUGA COUNTY.

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All other assets, not included above, viz.:

Interest accrued	\$8,719 93	
Land contracts	195 88	
Certificate of receiver of First National Bank of Auburn...	524 06	
Office furniture and safe.....	2,500 00	
Insurance advanced.....	20 00	
Taxes advanced.....	11 23	
Rent.....	150 00	
		<u>\$12,120 60</u>
		<u><u>\$1,228,818 15</u></u>

LIABILITIES.

Amount due depositors, viz.:

Principal.....	\$1,091,093 85	
Interest credited for the six months ending with December 31, 1894	17,690 58	
		<u>\$1,108,642 88</u>
Other liabilities, viz.: Expenses incurred, but unpaid.....	79 47	
Surplus	119,590 80	
		<u><u>\$1,228,818 15</u></u>

CASH TRANSACTIONS DURING THE YEAR 1894.

RECEIPTS.

Cash on hand and in banks or trust companies, January 1, 1894, before transactions of the day.....	\$140,298 87
From depositors, not including interest credited	798,436 26
From interest on loans, deposits and investments.....	47,864 54
From rents from banking house	625 00
From rents from other real estate.....	169 10
From mortgages	51,700 00
From redemption of stocks.....	22,165 23
From stocks sold, par value, \$5,000; amount received therefor .	5,060 00
From loans repaid	250 00
From all other sources, viz.:	
Exchange.....	\$40 00
Land contract	13 27
Insurance repaid	906 69
Taxes repaid.....	6 54
	<u>265 48</u>
	<u><u>\$1,066,828 98</u></u>

PAYMENTS.

To depositors, including interest paid to them.....	\$776,719 59
For loans on bonds and mortgages	54,850 00
For loans on stocks and other securities	750 00
For stocks and bonds purchased, par value, \$83,169.19; cost, including premiums, commissions, etc.	86,151 14
For interest (other than interest payments to depositors).....	839 26
For current expenses of the bank, viz.: Salaries.....	\$4,600 00
For expenses of banking house or rent of banking rooms..	630 12
For other expenses	1,028 29
	<u>6,858 41</u>

REPORT ON SAVINGS BANKS.

For taxes on real estate, except banking house	\$111 08
For repairs and other incidental expenses on real estate, except banking house	49 30
Other payments, viz.: Insurance upon mortgaged premises . . .	219 00
Cash on hand and in banks or trust companies, December 31, 1894, after transactions of the day	140,780 67
	<u>\$1,066,828 98</u>

STATISTICAL INFORMATION.

Number of open accounts, January 1, 1895	4,484
Number of accounts opened or reopened during the year 1894 . .	653
Number of accounts closed during the year 1894	933
Total number of deposits received during the year 1894	9,451
Total number of payments to depositors during the year 1894 . .	9,818
Amount deposited during the year 1894, not including interest credited for that period	\$796,436 36
Amount withdrawn during the year 1894	776,719 50
Amount of interest credited and paid for the year 1894, viz.:	
June, 1894	\$16,771 56
December, 1894	17,620 53
Credited at other periods	552 88
	<u>34,944 97</u>
Average amount of each account, January 1, 1895	250 08
Largest amount due any one depositor, January 1, 1895, exclusive of interest and of any deposits made by order of a court of record or of a surrogate	4,223 85
Number of such accounts which exceeded \$3,000	1

Rate per cent. of dividends or interest to depositors during the year 1894, 2½ per cent.

CHEMUNG COUNTY.

13. ELMIRA SAVINGS BANK, ELMIRA.

[313 East Water street; incorporated 1860.]

JACKSON RICHARDSON, *President*.

CHARLES B. BROOKS, *Secretary*.

TRUSTEES.

JACKSON RICHARDSON,
E. L. WYCKOFF,
G. W. SHOEMAKER,

JESSE L. COOLEY,
JOHN BRAND,
T. S. FLOOD,
CHARLES B. BROOKS.

D. BEVIER,
J. J. CURTIS,
H. L. ROSENBAUM,

FINANCIAL.

RESOURCES.

Bonds and mortgages	\$15,225 00
Cash on deposit in banks or trust companies	52,790 44
Cash on hand	149 01
All other assets, not included above, viz.: Interest accrued . . .	150 00
	<u>\$68,814 45</u>

CHEMUNG COUNTY.

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LIABILITIES.

Amount due depositors, viz.:

Principal.....	\$67,175 59	
Interest credited on new accounts to January 1, 1895	69 84	
		\$67,244 86
Surplus		1,069 59
		<u>\$68,814 45</u>

CASH TRANSACTIONS DURING THE YEAR 1894.

RECEIPTS.

Cash on hand and in banks or trust companies, January 1, 1894, before transactions of the day	\$47,895 07
From depositors, not including interest credited.....	5,872 00
From interest on loans, deposits and investments	1,144 97
From mortgages.....	8,775 00
	<u>\$58,687 04</u>

PAYMENTS.

To depositors, including interest paid to them	\$3,975 32
For current expenses of the bank, viz.: Salaries	\$799 92
For expenses of banking house or rent of banking rooms..	400 00
For other expenses.....	573 85
	1,772 27
Cash on hand and in banks or trust companies, December 31, 1894, after transactions of the day.....	52,939 45
	<u>\$58,687 04</u>

STATISTICAL INFORMATION.

Number of open accounts, January 1, 1895	682
Number of accounts opened or reopened during the year 1894,	71
Number of accounts closed during the year 1894.....	85
Total number of deposits received during the year 1894	284
Total number of payments to depositors during the year 1894,	176
Amount deposited during the year 1894, not including interest credited for that period	\$5,872 00
Amount withdrawn during the year 1894.....	8,975 87
Amount of interest credited and paid for the year 1894, viz.:	
July, 1894.....	\$48 95
January, 1895.....	69 84
	118 29
Average amount of each account, January 1, 1895.....	98 45
Largest amount due any one depositor, January 1, 1895, exclu- sive of interest and of any deposits made by order of a court of record or of a surrogate	1,808 94

Rate per cent. of dividends or interest to depositors during the year 1894,
4 per cent.

COLUMBIA COUNTY.

14. HUDSON CITY SAVINGS INSTITUTION, HUDSON.

[380 Warren street; incorporated 1880.]

EDMUND HOLLEY, *President*.SAMUEL R. RAINEY, *Treasurer*.

TRUSTEES.

HENRY J. BARINGER,
WILLIAM BRYAN,
RUSSELL B. BENÉDICT,
CASPER P. COLIER,HARPER W. ROGERS,
CORNELIUS H. EVANS,
JOHN E. GILLETTE,
EDMUND HOLLEY,
ALBERT HOYSRADT.GEORGE H. POWER,
WM. B. SKINNER,
WM. H. TRAVER,
SAMUEL R. RAINEY.

FINANCIAL.

RESOURCES.

Bonds and mortgages \$1,108,171 00
 Stock investments, viz.:

<i>Stocks and bonds.</i>	<i>Cost.</i>	<i>Par value.</i>	<i>Estimated market value.</i>
United States.....	\$102,512 50	\$100,000 00	\$113,000 00
State of Colorado warrants	4,681 95	4,681 95	4,691 96
Cities in other States.....	3,275 00	30,000 00	31,800 00
Cities in this State	320,734 56	329,967 06	365,749 06
Counties in this State	177,018 80	169,503 00	170,800 00
Towns in this State	148,766 49	141,300 00	147,645 00
Villages in this State.....	131,002 50	123,400 00	160,450 00
School district.....	1,500 00	1,500 00	1,500 00
	<u>\$947,551 80</u>	<u>\$918,349 01</u>	<u>\$965,636 01</u>

965,626 01

Amount loaned on stocks as authorized by chapter 689, Laws
 of 1892

5,500 00

Banking house and lot, cost, \$29,730.63; estimated present
 value.....

10,000 00

Other real estate, cost, \$24,000; estimated present value ...

18,000 00

Cash on deposit in banks or trust companies

227,890 06

Cash on hand.....

82,529 91

All other assets, not included above, viz.:

Interest accrued.....	\$19,858 98
Jersey City bonds.....	25,000 00
Interest on same	700 00
Town of Andes bonds	25,800 00
State of North Carolina (in exchange for defaulted bonds),	3,300 00
Interest accrued on same.....	66 00

104,724 96

\$3,472,441 96

LIABILITIES.

Amount due depositors, viz.:

Principal	\$3,166,494 96
Interest credited for the six months ending with December 31, 1891.....	25,848 48
	<u>\$3,202,343 88</u>
Surplus	270,098 58
	<u>\$3,472,441 96</u>

CASH TRANSACTIONS DURING THE YEAR 1894.

RECEIPTS.

Cash on hand and in banks or trust companies, January 1, 1894, before transactions of the day	\$268,828 52
From depositors, not including interest credited	477,847 11
From interest on loans, deposits and investments	97,598 51
From rents from banking house	240 00
From rents from other real estate	650 00
From mortgages	48,784 00
From redemption of stocks	152,577 69
From stocks sold, par value, \$500; amount received therefor . .	500 00
From loans repaid	1,300 00
	<hr/>
	\$1,047,765 88

PAYMENTS.

To depositors, including interest paid to them	\$506,488 95
For loans on bonds and mortgages	93,475 00
For stocks and bonds purchased, par value, \$178,817.06; cost, including premiums, commissions, etc	175,774 56
For interest (other than interest payments to depositors)	2,489 07
For current expenses of the bank, v'z: Salaries	\$7,045 00
For expenses of banking house or rent of banking rooms . .	878 05
For other expenses	993 81
	<hr/>
	8,916 86
For taxes on real estate, except banking house	84 74
For repairs and other incidental expenses on real estate, except banking house	117 18
Cash on hand and in banks or trust companies, December 31, 1894, after transactions of the day	260,419 97
	<hr/>
	\$1,047,765 88

STATISTICAL INFORMATION.

Number of open accounts, January 1, 1895	6,739
Number of accounts opened or reopened during the year 1894 . .	1,023
Number of accounts closed during the year 1894	981
Total number of deposits received during the year 1894	5,631
Total number of payments to depositors during the year 1894 . .	5,727
Amount deposited during the year 1894, not including interest credited for that period	\$477,847 11
Amount withdrawn during the year 1894	506,488 95
Amount of interest credited and paid for the year 1894, viz.:	
July, 1894	\$35,150 46
January, 1895	85,848 43
	<hr/>
	70,998 91
Average amount of each account, January 1, 1895	826 80
Largest amount due any one depositor, January 1, 1895, exclu- sive of interest and of any deposits made by order of a court of record or of a surrogate	5,250 74
Number of such accounts which exceeded \$3,000	22
	<hr/>

Rate per cent. of dividends or interest to depositors during the year 1894, 8½ per cent.

CORTLAND COUNTY.

15. CORTLAND SAVINGS BANK, CORTLAND.

[59 Main street; incorporated 1886.]

CALVIN P. WALRAD, *President.*BENJAMIN L. WEBB, *Secretary.*

TRUSTEES.

HORACE P. GOODRICH,
SAMUEL E. WELCH,
HENRY MCKEVITT,
LEWIS BOUTON,CALVIN P. WALRAD,
A. LEROY COLE,
BENJ. L. WEBB,
STRATTON S. KNOX,
ELIOT L. STONE.ORSON A. KINNEY,
GEORGE N. COPELAND,
MARCUS H. MCGRAW,
JOHN D. F. WOOLSTON

FINANCIAL.

RESOURCES.

Bonds and mortgages.....	\$488,474 00
Stock investments, viz.:	

<i>Stocks and bonds.</i>	Cost.	Par value.	Estimated market value.
State of South Dakota.....	\$10,000 00	\$10 00 00	\$10,000 00
State of Kansas.....	5,638 21	5,575 84	5,575 88
State of Colorado.....	41,898 06	41,734 39	41,734 39
State of Washington.....	32,348 41	32,312 08	32,312 08
State of Idaho.....	1,006 25	1,006 25	1,006 25
Cities in other States.....	89,184 00	88,000 00	88,647 40
Towns in this State.....	89,702 98	89,520 00	88,769 63
Villages in this State.....	89,830 00	89,150 00	90,004 84
School district.....	37,694 73	36,000 00	37,306 10
	<u>\$317,396 64</u>	<u>\$340,190 55</u>	<u>\$345,348 58</u>
			345,348 58

Amount loaned on stocks as authorized by chapter 689, Laws of 1892.....	900 00
Real estate, cost, \$7,950; estimated present value.....	7,950 00
Cash on deposit in banks or trust companies.....	121,516 11
Cash on hand.....	24,914 30
All other assets, not included above, viz.:	

Interest accrued.....	\$31,753 70
Land contract.....	250 00
Saves and furniture.....	2,200 00
Insurance premiums advanced.....	53 00
Rents accrued.....	24 00
Due on town of Solon bonds.....	22 00
	<u>34,302 70</u>
	<u>\$1,018,405 68</u>

LIABILITIES.

Amount due depositors, viz.:

Principal.....	\$24,995 30
Interest credited for the six months ending with December 31, 1894.....	16,848 57
	<u>\$91,848 87</u>
Other liabilities, viz.: Expenses incurred, but unpaid.....	9 76
Surplus.....	76,552 00
	<u>\$1,018,405 63</u>

CASH TRANSACTIONS DURING THE YEAR 1894.

RECEIPTS.

Cash on hand and in banks or trust companies, January 1, 1894, before transactions of the day.....	\$106,222 72
From depositors, not including interest credited.....	591,966 24
From interest on loans, deposits and investments.....	42,090 88
From rents from real estate.....	280 14
From mortgages.....	85,322 61
From redemption of stocks.....	49,718 26
From stocks sold, par value, \$2,000; amount received therefor.....	2,000 00
From all other sources, viz.:	
Real estate sold.....	\$350 00
Premiums on stocks advanced, repaid.....	1,083 11
Solon town bonds.....	2,300 00
Exchange.....	87 04
	<u>3,770 15</u>
	<u><u>\$831,370 95</u></u>

PAYMENTS.

To depositors, including interest paid to them.....	\$545,082 99
For loans on bonds and mortgages.....	57,358 21
For stocks and bonds purchased, par value, \$75,947.17; cost, including premiums, commissions, etc.....	76,204 11
For current expenses of the bank, viz.: Salaries.....	\$4,400 00
For expenses of banking house or rent of banking rooms..	1,000 00
For other expenses.....	477 15
	<u>5,877 15</u>
For taxes on real estate, except banking house.....	61 77
For repairs and other incidental expenses on real estate, except banking house.....	61 19
Other payments, viz.:	
Land contract.....	\$250 00
Insurance premiums advanced.....	89 50
Teller's cash short.....	5 62
	<u>295 12</u>
Cash on hand and in banks or trust companies, December 31, 1894, after transactions of the day.....	146,480 41
	<u><u>\$831,370 95</u></u>

STATISTICAL INFORMATION.

Number of open accounts, January 1, 1895.....	4,906
Number of accounts opened or reopened during the year 1894.....	1,527
Number of accounts closed during the year 1894.....	1,165
Total number of deposits received during the year 1894.....	9,371
Total number of payments to depositors during the year 1894..	8,492
Amount deposited during the year 1894, not including interest credited for that period.....	\$591,966 24
Amount withdrawn during the year 1894.....	545,082 99
Amount of interest credited and paid for the year 1894, viz.:	
July, 1894.....	\$15,665 86
January, 1895.....	16,848 57
Credited at other periods.....	102 64
Paid but not credited at other periods.....	784 72
	<u>33,351 79</u>
Average amount of each account, January 1, 1895.....	188 54
Largest amount due any one depositor, January 1, 1895, exclu- sive of interest and of any deposits made by order of a court of record, or of a surrogate.....	<u><u>3,000 00</u></u>

Rate per cent. of dividends or interest to depositors during the year 1894,
4 per cent.

DUTCHESS COUNTY.

16. FISHKILL SAVINGS INSTITUTE, FISHKILL.

[Main street; incorporated 1887.]

FRANK R. BENJAMIN, *President*.JAMES E. DEAN, *Treasurer*.

TRUSTEES.

C. D. SHERWOOD,
A. H. DUDLEY,
D. C. SMITH,
F. R. BENJAMIN,
MILES SCOFIELD,HOWELL WHITE,
H. B. ROSA,
J. E. DEAN,
L. E. WOOD,
JEREMIAH WILBUR,E. H. SHERWOOD,
S. L. VAN VOORHIS,
M. A. FOWLER,
C. E. BARTOW,
J. S. BOYD.

FINANCIAL.

RESOURCES.

Bonds and mortgages..... \$112,995 00
 Stock investments, viz.:

<i>Stocks and bonds.</i>	<i>Cost.</i>	<i>Par value.</i>	<i>Estimated market value.</i>
United States.....	\$5,375 00	\$5,000 00	\$5,650 00
State of Washington.....	1,631 10	1,631 10	1,631 10
Cities in this State.....	21,018 00	20,223 00	20,223 00
Towns in this State.....	8,512 50	8,300 00	8,480 00
School district.....	8,608 50	8,300 00	8,340 00
	<u>\$46,199 10</u>	<u>\$44,159 10</u>	<u>\$45,069 10</u>

45,069 10

Amount loaned on stocks as authorized by chapter 689, Laws
 of 1892.....

1,000 00

Banking house and lot, cost, \$1,365.77; estimated present value

2,000 00

Other real estate, cost, \$9,855; estimated present value

9,000 00

Cash on deposit in banks or trust companies

12,180 39

Cash on hand.....

8,715 33

All other assets, not included above, viz.:

Interest accrued.....	\$2,938 49
Fees and furniture.....	1,000 00
Rents due.....	144 00
Insurance advanced.....	145 33
	<u>4,377 89</u>

4,377 89

\$190,257 63

LIABILITIES.

Amount due depositors, viz.:

Principal.....	\$168,617 76
Interest credited for the six months ending with December 31, 1894.....	2,371 57

\$171,089 33

Surplus

18,368 30

\$190,257 63

DUTCHESS COUNTY.

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CASH TRANSACTIONS DURING THE YEAR 1894.

RECEIPTS.

Cash on hand and in banks or trust companies, January 1, 1894, before transactions of the day.....	\$23,393 48
From depositors, not including interest credited.....	21,901 50
From interest on loans, deposits and investments.....	7,854 91
From rents from banking house.....	9 00
From rents from other real estate.....	87 00
From mortgages.....	6,985 00
From redemption of stocks.....	7,621 15
From loans repaid.....	8,240 00
	<hr/>
	\$71,021 99
	<hr/>

PAYMENTS.

To depositors, including interest paid to them.....	\$42,451 16
For loans on bonds and mortgages.....	4,210 00
For loans on stocks and other securities.....	8,140 00
For stocks and bonds purchased, par value, \$4,069.95; cost, including premiums, commissions, etc.....	4,069 95
For interest (other than interest payments to depositors).....	43 58
For current expenses of the bank, viz.: Salaries.....	\$787 50
For expenses of banking house or rent of banking rooms..	301 73
	<hr/>
	1,089 23
For taxes on real estate, except banking house... ..	86 82
For repairs and other incidental expenses on real estate, except banking house.....	84 11
Other payments.....	53 50
Cash on hand and in banks or trust companies, December 31, 1894, after transactions of the day.....	15,895 71
	<hr/>
	\$71,021 99
	<hr/>

STATISTICAL INFORMATION.

Number of open accounts, January 1, 1895.....	639
Number of accounts opened or reopened during the year 1894.....	50
Number of accounts closed during the year 1894.....	59
Total number of deposits received during the year 1894.....	865
Total number of payments to depositors during the year 1894.....	444
Amount deposited during the year 1894, not including interest credited for that period.....	\$31,901 50
Amount withdrawn during the year 1894.....	42,451 16
Amount of interest credited and paid for the year 1894, viz.:	
July, 1894.....	\$3,311 35
January, 1895.....	3,271 67
	<hr/>
	6,642 98
Average amount of each account, January 1, 1895.....	264 29
Largest amount due any one depositor, January 1, 1895, exclusive of interest and of any deposits made by order of a court of record or of a surrogate.....	3,000 00
	<hr/>

Rate per cent. of dividends or interest to depositors during the year 1894, 4 per cent.

17. MATTEAWAN SAVINGS BANK, MATTEAWAN.

[Main street; incorporated 1871]

S. K. PHILLIPS, *President.*LABAN ORMSBEE, *Treasurer.*

TRUSTEES.

W. H. DREW,
L. ROBINSON,
GEORGE H. BONTICOU,
WM. H. JACKSON,
S. K. PHILLIPS,
GARRETT STORM,
GEORGE W. OWEN,

THEO. VAN VLIET,
JAMES FORRESTAL,
JOHN SCHOFIELD,
A. G. ORMSBEE,
J. B. WHITSON,
JOHN F. GEROW,
FRANK H. BRETT,

LABAN ORMSBEE,
B. F. GREENE,
H. B. BEVIER,
T. J. CUNNINGHAM,
CHARLES WATSON,
THOS. S. JUDSON,
BENJ. SULLIVAN.

FINANCIAL.

RESOURCES.

Bonds and mortgages..... \$82,075 00
Stock investments, viz.:

<i>Stocks and bonds.</i>	<i>Cost.</i>	<i>Par value.</i>	<i>Estimated market value.</i>
Cities in this State	\$8,000 00	\$8,000 00	\$8,240 00
Towns in this State	15,825 00	15,000 00	16,225 00
Villages in this State.....	15,050 14	15,000 00	15,100 00
School district	6,000 00	6,000 00	6,000 00
	<u>\$44,875 14</u>	<u>\$44,000 00</u>	<u>\$45,565 00</u>

45,565 00

Cash on deposit in banks or trust companies..... 7,715 17

Cash on hand 206 92

All other assets, not included above, viz.:

Interest accrued.....	\$2,209 67
Balance due on real estate	54 00
	<u>2,265 67</u>

\$137,827 76

LIABILITIES.

Amount due depositors, viz.: Principal..... \$127,765 00

Other liabilities, viz.:

Interest accrued on deposits to January 1, 1895.....	\$945 11
Expenses incurred, but unpaid	30 00
	<u>975 11</u>

Surplus 9,087 05

\$137,827 76

CASH TRANSACTIONS DURING THE YEAR 1894.

RECEIPTS.

Cash on hand and in banks or trust companies, January 1, 1894, before transactions of the day.....	\$4,583 86
From depositors, not including interest credited.....	42,619 11
From interest on loans, deposits and investments.....	6,014 02
From mortgages	1,070 00
From redemption of stocks.....	5,200 00
	<u>\$59,486 49</u>

PAYMENTS.

To depositors, including interest paid to them.....	\$37,743 83
For loans on bonds and mortgages.	7,100 00
For stocks and bonds purchased, par value, \$6,000; cost, including premiums, commissions, etc	6,000 00
For interest (other than interest payments to depositors).....	10

DUTCHESS COUNTY.

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For current expenses of the bank, viz.: Salaries.....	\$500 00
For expenses of banking house or rent of banking rooms,	180 00
For other expenses	90 47

\$710 47

Cash on hand and in banks or trust companies, December 31,
1894, after transactions of the day.....

7,922 09

\$59,486 49

STATISTICAL INFORMATION.

Number of open accounts, January 1, 1895	588
Number of accounts opened or reopened during the year 1894..	91
Number of accounts closed during the year 1894	78
Total number of deposits received during the year 1894....	648
Total number of payments to depositors during the year 1894..	618
Amount deposited during the year 1894, not including interest credited for that period.....	\$42,619 11
Amount withdrawn during the year 1894.....	87,743 93
Amount of interest credited and paid for the year 1894, viz.:	

May, 1894	\$2,504 74
November, 1894.....	2,347 09

4,552 48

239 71

Average amount of each account, January 1, 1895.....
Largest amount due any one depositor, January 1, 1895, exclu-
sive of interest and of any deposits made by order of a
court of record or of a surrogate.....

8,000 00

Rate per cent. of dividends or interest to depositors during the year 1894,
4 per cent.

18. MECHANICS' SAVINGS BANK, FISHKILL-ON-THE-HUDSON.

[Main street; incorporated 1866.]

JOHN T. SMITH, *President.*

JOHN PLACE, *Treasurer.*

TRUSTEES.

J. T. SMITH,
SAMUEL B. ROGERS,
HENRY H. HUSTIS,
STEPHEN MAPES,
GRANVILLE VAN VLEET,
CHARLES STOTESBURY,
THEO. BRINCKERHOFF,

JOHN PLACE,
JOHN W. DORLAND,
WM. E. BRINCKERHOFF,
JOHN W. SPAIGHT,
BENJAMIN HAMMOND,
WM. H. ALDRIDGE,

CHAS. E. MARTIN,
RICHARD B. HORTON,
WILLIAM BROWN,
ADSON E. ALDRIDGE,
GEO. C. SMITH,
E. L. TOMPKINS,
JAMES T. BRETT.

FINANCIAL.

RESOURCES.

Bonds and mortgages..... \$790,156 75
Stock investments, viz.:

<i>Stocks and bonds.</i>	Cost.	Par value.	Estimated market value.
United States	\$43,791 45	\$40,000 00	\$45,300 00
State of Kansas	557 80	555 00	555 00
State of Nebraska warrants.....	9,066 88	9,066 88	9,066 88
State of Washington warrants..	11,511 57	11,416 57	11,416 57
State of Idaho warrants	5,408 24	5,402 86	5,402 86
State of Colorado warrants	10,233 00	10,382 82	10,388 82
Cities in this State.....	136,447 55	129,000 00	144,700 00
Towns in this State	77,884 00	70,300 00	74,070 00
Villages in this State	172,286 39	159,600 00	168,755 00
School district.....	63,954 10	60,300 00	60,751 00
	<u>\$381,093 96</u>	<u>\$496,090 18</u>	<u>\$536,366 13</u>

528,366 13

REPORT ON SAVINGS BANKS.

Banking house and lot, cost, \$22,460.42; estimated present value	\$22,000 00
Other real estate, cost, \$5,882.17; estimated present value	5,582 17
Cash on deposit in banks or trust companies	96,828 46
Cash on hand	7,288 15
All other assets, not included above, viz.:	

Interest accrued	\$23,524 97	
Real estate contracts	7,297 02	
Insurance advanced	19 68	
Interest on land contracts	78 71	
Rents	35 00	
		30,955 38
		<u>\$1,481,172 04</u>

LIABILITIES.

Amount due depositors, viz.:

Principal	\$1,262,667 55	
Interest credited for the six months ending with December 31, 1894	24,726 32	
		\$1,307,623 87
Other liabilities, viz.: Interest accrued on deposits to January 1, 1895	8,717 49	
Surplus	164,830 68	
		<u>\$1,481,172 04</u>

CASH TRANSACTIONS DURING THE YEAR 1894.

RECEIPTS.

Cash on hand and in banks or trust companies, January 1, 1894, before transactions of the day	\$128,097 31
From depositors, not including interest credited	294,204 38
From interest on loans, deposits and investments	64,301 84
From rents from banking house	762 44
From rents from other real estate	94 00
From mortgages	22,211 38
From redemption of stocks	89,145 14
From loans repaid	3,905 74
From all other sources, viz.:	
Real estate sold under contract	\$500 00
County clerk	139 10
Suspense account	99 49
Insurance	101 19
Clark contract	20 00
Taxes	88 35
Gain on Buffalo city warrant sold	50 00
Profit and loss	1 50
	1,229 83
	<u>\$603,952 06</u>

PAYMENTS.

To depositors, including interest paid to them	\$299,788 97
For loans on bonds and mortgages	101,898 40
For stocks and bonds purchased, par value, \$35,000.20; cost, including premiums, commissions, etc.	86,753 16
For interest (other than interest payments to depositors)	1,681 20
For current expenses of the bank, viz.: Salaries	\$4,390 00
For expenses of banking house or rent of banking rooms	296 25
For other expenses	689 43
	5,365 67
For real estate acquired by foreclosure, or in settlement of debts due the bank	3,856 68

DUTCHESS COUNTY.

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For taxes on real estate, except banking house.....	\$67 79
For repairs and other incidental expenses on real estate, except banking house.....	61 14
Other payments, viz.:	

Suspense account	\$94 82
County clerk	122 10
Insurance	88 17
Taxes	88 53
Interest to depositors.....	23 80
	417 44

Cash on hand and in banks or trust companies, December 31, 1894, after transactions of the day.....	104,111 61
	<u>\$603,952 06</u>

STATISTICAL INFORMATION.

Number of open accounts, January 1, 1895	3,405
Number of accounts opened or reopened during the year 1894.....	415
Number of accounts closed during the year 1894.....	0
Total number of deposits received during the year 1894	2,888
Total number of payments to depositors during the year 1894..	3,143
Amount deposited during the year 1894, not including interest credited for that period.....	\$294,204 38
Amount withdrawn during the year 1894.....	299,738 97
Amount of interest credited and paid for the year 1894, viz.:	

May, 1894.....	\$24,251 74
November, 1894.....	24,726 32
Paid but not credited at other periods.....	23 80
	49,011 86

Average amount of each account, January 1, 1895	884 03
Largest amount due any one depositor, January 1, 1895, exclusive of interest and of any deposits made by order of a court of record or of a surrogate	3,800 00
Number of such accounts which exceeded \$3,000.....	8

Rate per cent. of dividends or interest to depositors during the year 1894, 4 per cent.

19. PAWLING SAVINGS BANK, PAWLING.

[Railroad street; incorporated 1870.]

JEDEDIAH L. WANZER, *President.*

HENRY A. HOLMES, *Treasurer.*

TRUSTEES.

E. W. SIMMONS,
PHILIP HOAG,
CYRUS STARK,
BENJAMIN F. BURR,

H. D. HUF CUT,
WILLIAM H. TABER,
FRANK E. COLE,
J. I. WANZER,

H. A. HOLMES,
RICHARD T. OSBORNE,
F. T. BALDWIN,
ROSELLE MEADE.

FINANCIAL.

RESOURCES.

Bonds and mortgages.....	\$173,950 00
Stock investments, viz.:	

<i>Stocks and bonds.</i>	<i>Cost.</i>	<i>Par value.</i>	<i>Estimated market value.</i>	
United States.....	\$13,492 50	\$11,000 00	\$12,100 00	
District of Columbia.....	5,537 50	5,000 00	5,500 00	
Cities in this State.....	52,782 50	41,000 00	52,190 00	
Towns in this State.....	11,370 00	11,000 00	11,000 00	
Villages in this State.....	8,420 00	8,000 00	10,000 00	
School district.....	19,130 00	16,500 00	19,130 00	
	<u>\$110,732 50</u>	<u>\$93,500 00</u>	<u>\$111,020 00</u>	111,020 00

REPORT ON SAVINGS BANKS.

Banking house and lot, cost, \$3,250; estimated present value..	\$3,250 00
Cash on deposit in banks or trust companies.....	23,281 46
Cash on hand.....	558 64
All other assets, not included above, viz.: Interest accrued....	4,824 50
	<u>\$316,884 00</u>

LIABILITIES.

Amount due depositors, viz.:

Principal.....	\$279,818 98
Interest credited for the six month ending with December 31, 1894.....	4,966 85
	<u>\$284,785 77</u>
Other liabilities, viz.: Expenses incurred, but unpaid.....	455 00
Surplus.....	31,643 83
	<u>\$316,884 00</u>

CASH TRANSACTIONS DURING THE YEAR 1894.

RECEIPTS.

Cash on hand and in banks or trust companies, January 1, 1894, before transactions of the day.....	\$22,770 05
From depositors, not including interest credited.....	85,890 83
From interest on loans, deposits and investments.....	14,625 37
From rents from banking house	189 00
From mortgages.....	10,675 00
From all other sources, viz.:	
Error in old bookkeeping	\$17 48
From county	118 10
From safe deposit company.....	1 25
From search paid	5 00
	<u>136 83</u>
	<u>\$184,287 08</u>

PAYMENTS.

To depositors, including interest paid to them.....	\$85,905 00
For loans on bonds and mortgages.....	18,050 00
For stocks and bonds purchased, par value, \$5,000; cost, including premiums, commissions, etc.....	5,100 00
For interest (other than interest payments to depositors).....	59 83
For current expenses of the bank, viz.: Salaries.....	\$860 00
For expenses of banking house or rent of banking rooms..	32 34
For other expenses.....	439 68
	<u>1,331 96</u>
Cash on hand and in banks or trust companies, December 31, 1894, after transactions of the day.....	23,840 10
	<u>\$184,287 08</u>

STATISTICAL INFORMATION.

Number of open accounts, January 1, 1895	1,113
Number of accounts opened or reopened during the year 1894.....	154
Number of accounts closed during the year 1894.....	149
Total number of deposits received during the year 1894.....	933
Total number of payments to depositors during the year 1894..	714
Amount deposited during the year 1894, not including interest credited for that period	\$85,890 83
Amount withdrawn during the year 1894.....	85,905 00
Amount of interest credited and paid for the year 1894, viz.:	
July, 1894.....	\$4,944 11
January 1895.....	4,966 85
	<u>9,910 96</u>

DUTCHESS COUNTY.

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Average amount of each account, January 1, 1895.....	\$255 87
Largest amount due any one depositor, January 1, 1895, exclusive of interest and of any deposits made by order of a court of record or of a surrogate	8,028 17
Number of such accounts which exceeded \$3,000.....	1

Rate per cent. of dividends or interest to depositors during the year 1894, 8 to 4½ per cent.

20. POUGHKEEPSIE SAVINGS BANK, POUGHKEEPSIE.

[31 and 23 Market street; incorporated 1831.]

DAVID C. FOSTER, *President.*

MORRIS BRADLEY, *Treasurer.*

TRUSTEES.

DAVID C. FOSTER,
GEORGE CORNWELL,
EDWARD ELSWORTH,
WILLIAM B. CARPENTER,

HENRY L. YOUNG,
FRANK B. LOWN,
ABRAHAM WRIGHT,
HENRY V. PELTON,
ALSON WARD.

EDWARD S. ATWATER,
HENRY E. LOSEY,
JACOB CORLIES,
WILLIAM T. REYNOLDS,

FINANCIAL.

RESOURCES.

Bonds and mortgages	\$3,098,604 07
Stock investments, viz.:	

<i>Stocks and bonds.</i>	<i>Cost.</i>	<i>Par value.</i>	<i>Estimated market value.</i>
United States.....	\$763,830 30	\$600,000 00	\$682,000 00
State of Missouri.....	104,723 90	103,000 00	104,130 00
State of Washington.....	39,224 08	37,826 41	39,335 48
State of Nebraska.....	71,463 09	70,189 69	72,372 58
State of Indiana.....	203,460 00	200,000 00	202,000 00
Cities in other States.....	62,175 00	61,000 00	68,350 00
Cities in this State.....	1,504,464 28	1,634,749 99	1,817,602 58
Counties in this State.....	227,605 50	230,000 00	227,787 50
Towns in this State.....	435,852 96	438,100 00	445,530 00
Villages in this State.....	518,610 28	498,000 00	544,181 25
School district.....	91,437 20	85,200 00	90,976 50
	<u>\$3,962 851 67</u>	<u>\$3,921,166 09</u>	<u>\$4,295,329 35</u>

Amount loaned on stocks as authorized by chapter 689, Laws of 1892.....	89,900 00
Banking house and lot, cost, \$103,286.55; estimated present value.....	50,000 00
Other real estate, cost, \$64,252.25; estimated present value....	55,600 00
Cash on deposit in banks or trust companies.....	404,025 60
Cash on hand.....	107,168 21
All other assets, not included above, viz :	

Interest accrued.....	\$103,401 27
Land contracts for real estate sold.....	1,450 00
Interest accrued.....	33 12
	<u>104,884 39</u>
	<u><u>\$3,155,541 62</u></u>

LIABILITIES.

Amount due depositors, viz.:	
Principal.....	\$7,113,499 93
Interest credited for the six months ending with December 31, 1894.....	135,870 34
	<u>\$7,249,370 26</u>
Surplus.....	906,171 86
	<u><u>\$8,155,541 62</u></u>

CASH TRANSACTIONS DURING THE YEAR 1894.

RECEIPTS.

Cash on hand and in banks or trust companies, January 1, 1894, before transactions of the day.....	\$484,111 78
From depositors, not including interest credited.....	1,876,076 88
From interest on loans, deposits and investments.....	820,106 87
From rents from banking house.....	903 43
From rents from other real estate.....	8,183 73
From mortgages ..	298,917 00
From redemption of stocks ..	410,861 09
From loans repaid ..	18,775 00
From all other sources, viz.:	

Land contract	\$50 00
Real estate sold.....	2,250 25
Errors in dividends	16 50

2,316 75

\$2,865,252 03

PAYMENTS.

To depositors, including interest paid to them	\$1,847,252 49
For loans on bonds and mortgages.....	308,400 00
For loans on stocks and other securities.....	13,900 00
For stocks and bonds purchased, par value, \$828,131.93; cost, including premiums, commissions, etc.....	667,450 29
For interest (other than interest payments to depositors).....	3,939 45

For current expenses of the bank, viz.: Salaries	\$8,482 50
For expenses of banking house or rent of banking rooms..	2,444 68
For other expenses.....	1,800 95

12,728 13

For real estate acquired by foreclosure, or in settlement of debts due the bank	1,620 14
For taxes on real estate, except banking house	719 63
For repairs and other incidental expenses on real estate, except banking house.....	2,187 85
Other payments, viz.:	

Charged off loss on real estate sold.....	\$450 25
Land contract for real estate sold	450 00
Errors in accounts	10 00

910 25

Cash on hand and in banks or trust companies, December 31, 1894, after transactions of the day.....	511,193 81
--	------------

\$2,865,252 03

STATISTICAL INFORMATION.

Number of open accounts, January 1, 1895	17,490
Number of accounts opened or reopened during the year 1894..	1,875
Number of accounts closed during the year 1894	1,638
Total number of deposits received during the year 1894.....	16,151
Total number of payments to depositors during the year 1894..	16,090
Amount deposited during the year 1894, not including interest credited for that period	\$1,876,076 88
Amount withdrawn during the year 1894	1,847,252 49
Amount of interest credited and paid for the year 1894, viz.:	

July, 1894	\$131,543 91
January, 1895.....	135,870 24
Credited at other periods	50
Paid but not credited at other periods	18 00

267,480 75

DUTCHESS COUNTY.

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amount of each account, January 1, 1895.....	\$414 73
amount due any one depositor, January 1, 1895, exclusive of interest and of any deposits made by order of a court of law or of a surrogate	5,518 92
of such accounts which exceeded \$3,000.....	48

per cent. of dividends or interest to depositors during the year 1894,
not.

21. RHINEBECK SAVINGS BANK, RHINEBECK.

[18 Montgomery street; incorporated 1860]

THADDEUS A. TRAVER, President.

THADDEUS A. TRAVER, Secretary.

TRUSTEES.

JESSE W. BATES,
THADDEUS A. TRAVER,
JOHN C. CRAMER,
CARROLL L.
HEERMANCE,

JAMES C. McCARTY,
CORNELIUS S. VAN ETEN,
PETER F. POTTS,
DE WITT HEERMANCE,
WILLIAM THOMSON,

MATTHEW V. B. SCHRYVER,
WALTER W. SCHELL,
THADDEUS A. TRAVER,
HENRY E. MILLER,
A. LEE WAGER.

FINANCIAL.

RESOURCES.

land mortgages.....	\$104,534 42
investments, viz.:	

stocks and bonds.	Cost.	Par value.	Estimated market value.
stocks.....	\$9,126 25	\$27,000 00	\$30,510 00
Massachusetts.....	9,910 00	9,000 00	9,150 00
New Hampshire.....	15,298 62	12,500 00	13,595 00
Maryland.....	5,075 00	5,000 00	5,000 00
Florida.....	7,880 00	6,000 00	6,930 00
Maine.....	5,000 00	5,000 00	5,000 00
Other States.....	11,808 75	11,000 00	11,425 00
In this State.....	121,213 23	104,500 00	118,043 75
In this State.....	16,537 50	15,000 00	15,000 00
In this State.....	88,073 95	83,000 00	85,895 00
In this State.....	98,153 80	92,500 00	94,730 00
	\$357,582 09	\$320,500 00	\$345,848 75

house and lot, cost, \$10,111.20; estimated present value	845,848 75
deposit in banks or trust companies.....	9,500 00
hand.....	18,981 06
other assets, not included above, viz.: Interest accrued....	3,544 04
	7,020 54
	\$488,878 81

LIABILITIES.

due depositors, viz.:	
Capital.....	\$417,671 15
not credited for the six months ending with December 31, 1894.....	7,235 67
	\$424,906 82
	58,971 99
	\$483,878 81

CASH TRANSACTIONS DURING THE YEAR 1894.

RECEIPTS.

hand and in banks or trust companies, January 1, 1894,	
transactions of the day.....	\$19,706 00
depositors, not including interest credited.....	66,660 54
interest on loans, deposits and investments.....	20,690 16
mortgages.....	5,125 00
redemption of stocks.....	9,000 00
	\$121,181 70

REPORT ON SAVINGS BANKS.

PAYMENTS.

To depositors, including interest paid to them.....	\$78,691 56
For loans on bonds and mortgages.....	2,500 00
For stocks and bonds purchased, par value, \$19,000; cost, including premiums, commissions, etc.....	20,166 55
For current expenses of the bank, viz.: Salaries.....	\$1,775 40
For expenses of banking house or rent of banking rooms....	87 49
For other expenses.....	359 53
	2,222 02
Other payments, viz.: Interest accrued on bonds purchased...	126 47
Cash on hand and in banks or trust companies, December 31, 1894, after transactions of the day	17,475 10
	<u>\$121,181 70</u>

STATISTICAL INFORMATION.

Number of open accounts, January 1, 1895.....	1,896
Number of accounts opened or reopened during the year 1894..	189
Number of accounts closed during the year 1894.....	176
Total number of deposits received during the year 1894.....	1,000
Total number of payments to depositors during the year 1894..	1,256
Amount deposited during the year 1894, not including interest credited for that period.....	\$66,660 54
Amount withdrawn during the year 1894.....	78,691 56
Amount of interest credited and paid for the year 1894, viz.:	
July, 1894.....	\$7,229 65
January, 1895.....	7,235 67
	14,465 33
Average amount of each account, January 1, 1895	233 00
Largest amount due any one depositor, January 1, 1895, exclu- sive of interest and of any deposits made by order of a court of record or of a surrogate.....	2,901 53

Rate per cent of dividends or interest to depositors during the year 1894,
3 and 4 per cent.

22. WAPPINGERS SAVINGS BANK, WAPPINGERS FALLS.

[2 Mill street; incorporated 1869.]

S. MANSFIELD, *President.*

WILLIAM A. BREWSTER, *Treasurer.*

TRUSTEES.

S. MANSFIELD,
JOHN B. JONES,
JAMES S. ROY,
A. W. ARMSTRONG,

WILLIAM J. BROWN,
WILLIAM K. ROY,
R. W. RIVES,
PETER MYERS,
JAMES R. BARLOW.

W. A. BREWSTER,
C. V. MAHONY,
JOHN H. DAKIN,
GEORGE WARHURST, *Sec.*

FINANCIAL.

RESOURCES.

Bonds and mortgages.....			\$140,670 00
Stock investments, viz.:			
<i>Stocks and bonds.</i>	<i>Cost.</i>	<i>Par value.</i>	<i>Estimated market value.</i>
United States	\$8,000 00	\$8,000 00	\$8,850 00
Cities in this State	44,447 00	42,500 00	48,875 00
Towns in this State	66,465 12	52,110 00	58,725 00
Villages in this State.....	18,175 00	17,000 00	18,950 00
School district	10,795 10	10,500 00	10,686 00
	<u>\$184,883 22</u>	<u>\$127,110 00</u>	<u>\$149,550 00</u>
			142,550 00

DUTCHESS COUNTY.

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posit in banks or trust companies.....	\$24,920 45
nd	4,188 89
assets, not included above, viz.:	

corrected	\$4,530 52	
stock and fixtures.....	1,400 00	
		5,930 52
		<u>\$318,259 86</u>

LIABILITIES.

re depositors, viz.: Principal	\$270,021 81
ilities, viz.: Interest accrued on deposits to January	2,450 00
.....	45,788 05
	<u>\$318,259 86</u>

CASH TRANSACTIONS DURING THE YEAR 1894.

RECEIPTS.

nd and in banks or trust companies, January 1, 1894,	
ansactions of the day	\$7,978 44
sitors, not including interest credited.....	95,970 54
est on loans, deposits and investments.....	14,610 64
gages	10,615 00
ption of stocks.....	1,500 00
	<u>\$180,674 62</u>

PAYMENTS.

ors, including interest paid to them.....	\$92,281 78
n bonds and mortgages... ..	6,900 00
nt expenses of the bank, viz.: Salaries.....	\$1,700 00
uses of banking house or rent of banking rooms....	232 50
expenses.....	451 50
	2,384 00
nd and in banks or trust companies, December 31,	
r transactions of the day.....	29,108 84
	<u>\$180,674 62</u>

STATISTICAL INFORMATION.

open accounts, January 1, 1895.....	1,074
accounts opened or reopened during the year 1894..	174
accounts closed during the year 1894.....	116
er of deposits received during the year 1894.....	1,419
er of payments to depositors during the year 1894..	964
posited during the year 1894, not including interest	
for that period.....	\$95,970 54
ithdrawn during the year 1894.....	92,281 78
interest credited and paid for the year 1894, viz.:	
.....	\$4,822 48
.....	4,835 49
	9,657 92
ount of each account, January 1, 1895.....	251 41
ount due any one depositor, January 1, 1895, exclu-	
terest and of any deposits made by order of a court	
or of a surrogate.....	2,449 19

cent of dividends or interest to depositors during the year 1894,
cent.

REPORT ON SAVINGS BANKS.

ERIE COUNTY.

23. BUFFALO SAVINGS BANK, BUFFALO.

[Washington street; incorporated 1846.]

EDWARD BENNETT, *President*.JOHN U. WAYLAND, *Secretary*.

TRUSTEES.

EDWARD BENNETT,
CHRISTOPHER RODENBACH,
WILLIAM H. GLENNY,
JOHN P. DIEHL,
EDWARD P. BEALS,JEWETT M. RICHMOND,
FRANKLIN SIDWAY,
ROBERT KEATING,
JOSIAH LETCHWORTH,
PETER B. BURTIS,EDWIN G. S. MILLER,
G. FREDERICK ZELLER,
FRANK GEORGER,
SPENCER CLINTON,
GEORGE BLEISTEIN.

FINANCIAL.

RESOURCES.

Bonds and mortgages..... \$6,550,307 28

Stock investments, viz.:

<i>Stocks and bonds.</i>	<i>Cost.</i>	<i>Par value.</i>	<i>Estimated market value.</i>
United States.....	\$3,463,625 00	\$3,350,000 00	\$3,500,300 00
District of Columbia.....	514,225 00	500,000 00	627,000 00
Cities in this State.....	1,041,869 68	1,025,144 53	1,036,909 78
Counties in this State.....	71,000 00	67,000 00	82,075 00
Towns in this State.....	13,050 00	15,000 00	15,000 00
School district.....	50,500 00	50,000 00	52,000 00
	<u>\$4,153,969 68</u>	<u>\$3,957,144 53</u>	<u>\$4,374,784 78</u>

4,374,784 78

Amount loaned on stocks as authorized by chapter 689, Laws of 1892.....

2,000 00

Banking house and lot, cost, \$149,687.61; estimated present value.....

100,000 00

Other real estate, cost, \$6,681.25; estimated present value.....

6,681 25

Cash on deposit in banks or trust companies.....

933,406 68

Cash on hand.....

125,849 05

All other assets, not included above, viz.:

Interest accrued.....	\$169,011 26
Milwaukee city bonds.....	54,000 00
Rent.....	221 00

223,833 26

\$12,814,953 80

LIABILITIES.

Amount due depositors, viz.:

Principal.....	\$10,161,791 95
Interest credited for the six months ending with December 31, 1894.....	194,484 72

\$10,376,276 67

Surplus.....

1,938,676 68

\$12,814,953 80

CASH TRANSACTIONS DURING THE YEAR 1894.

RECEIPTS.

Cash on hand and in banks or trust companies, January 1, 1894, before transactions of the day.....	\$950,323 21
From depositors, not including interest credited.....	3,451,837 00
From interest on loans, deposits and investments.....	536,667 22
From rents from banking house.....	643 00

ERIE COUNTY.

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nts from other real estate....	\$108 94
ortgages.....	565,955 00
emption of stocks.....	281,053 99
other sources, viz.:	

state sold.....	\$5,300 00
any judgment.....	434 09
on real estate sold.....	191 90
	<u>5,925 29</u>

\$5,782,488 44

PAYMENTS.

itors, including interest paid to them	\$3,752,666 57
s on bonds and mortgages	801,207 04
ks and bonds purchased, par value, \$180,462.82; cost,	
ing premiums, commissions, etc.....	180,462 82
rest (other than interest payments to depositors)	125 17

urrent expenses of the bank, viz.: Salaries.....	\$37,320 00
enses of banking house or reat of banking rooms....	5,183 97
her expenses	8,616 81
	<u>84,050 78</u>

estate acquired by foreclosure, or in settlement of debts	
ie bank.....	5,784 09
s on real estate, except banking house... ..	98 96
irs and other incidental expenses on real estate, except	
ng house.....	9 98
ayments, viz.:	

ment against bank on account of forged check.....	\$187 00
expenses.....	187 24
raft	6 58
	<u>380 80</u>

hand and in banks or trust companies, December 31,	
fter transactions of the day.....	1,057,757 78

\$5,782,488 44

STATISTICAL INFORMATION.

of open accounts, January 1, 1895	26,518
of accounts opened or reopened during the year 1894,	4,678
of accounts closed during the year 1894	4,851
umber of deposits received during the year 1894	41,429
umber of payments to depositors during the year 1894..	42,509
; deposited during the year 1894, not including interest	
ed for that period.	\$3,451,857 09
; withdrawn during the year 1894.....	3,752,666 57
; of interest credited and paid for the year 1894, viz.:	

1894.....	\$193,940 46
ry, 1895....	194,484 73
ed at other periods	8,780 16
	<u>391,205 84</u>

amount of each account, January 1, 1895.....	391 29
amount due any one depositor, January 1, 1895, exclu-	
of interest and of any deposits made by order of a court	
ord, or of a surrogate	3,970 00
of such accounts which exceeded \$3,000.....	11

per cent. of dividends or interest to depositors during the year 1894, 4

24. EMPIRE STATE SAVINGS BANK OF BUFFALO.

[308 Main street; incorporated 1867.]

ANDREW LANGDON, *President.*GEORGE W. TOWNSEND, *Secretary and Treasurer.*

TRUSTEES.

GEORGE A. STRINGER,
JOHN S. VOLTZ,
DAVID F. DAY,
CHARLES B. ARMSTRONG,
ROBERT DENTON,

EDMOND W. GRANGER,
ALBERT ZIEGELE, SR.,
LOUIS H. KNAPP,
ANDREW LANGDON,
HORACE J. HARVEY,

FRANK H. RANSOM,
HENRY C. FELTHOUSEN,
JAMES M. ROZAN,
GEORGE HOWARD LEWIS,
WM. H. HOTCHKISS.

FINANCIAL.

RESOURCES.

Bonds and mortgages..... \$460,023 50
Stock investments, viz.:

<i>Stocks and bonds.</i>	<i>Cost</i>	<i>Par value.</i>	<i>Estimated market value</i>
Cities in this State	\$96,062 02	\$96,062 02	\$112,427 42
Counties in this State	80,000 00	80,000 00	87,873 00
Towns in this State.....	3,000 00	3,000 00	3,475 80
	<u>\$129,062 02</u>	<u>\$129,062 02</u>	<u>\$153,776 22</u>

Real estate, cost, \$36,694.02; estimated present value 153,776 23
Cash on deposit in banks or trust companies 86,694 02
Cash on hand..... 87,228 72
All other assets, not included above, viz.: 8,235 27

Interest accrued.....	\$6,805 89	
Household banks, property account	790 00	
	<u>7,595 59</u>	
		<u>\$696,553 33</u>

LIABILITIES.

Amount due depositors, viz.:

Principal	\$646,083 91	
Interest credited for the six months ending with December 31, 1894.....	12,846 42	
		<u>\$658,930 33</u>
Surplus		89,620 99
		<u>\$696,553 33</u>

CASH TRANSACTIONS DURING THE YEAR 1894.

RECEIPTS.

Cash on hand and in banks or trust companies, January 1, 1894, before transactions of the day	\$39,154 84
From depositors, not including interest credited.....	140,191 24
From interest on loans, deposits and investments.....	28,259 75
From rents from real estate	1,848 06
From mortgages.....	80,551 50

ERIE COUNTY.

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From redemption of stocks.....	\$18,806 87
From stocks sold, par value, \$90,000 ; amount received therefor,	102,015 00
From loans repaid	800 00
From all other sources, viz.:	

Real estate sold.....	\$4,850 00
Excess of interest charged back and included in payments to depositors	10,797 92
	<u>15,647 92</u>
	<u>\$381,575 68</u>

PAYMENTS.

To depositors, including interest paid to them.....	\$315,650 76
For loans on bonds and mortgages.....	4,750 00

For current expenses of the bank, viz.: Salaries	\$4,738 50
For expenses of banking house or rent of banking rooms..	2,600 00
For other expenses.....	1,867 74
	<u>9,196 24</u>

For real estate acquired by foreclosure, or in settlement of debts due the bank	8,877 14
For taxes on real estate, except banking house.	809 98
For repairs and other incidental expenses on real estate, except banking house.....	524 72
Other payments, viz.:	

Expenses incurred in sale of United States bonds	\$41 86
Claims allowed to National Savings Bank depositors.....	2,260 99
	<u>2,302 85</u>

Cash on hand and in banks or trust companies, December 31, 1894, after transactions of the day.....	40,463 99
	<u>\$381,575 68</u>

STATISTICAL INFORMATION.

Number of open accounts, January 1, 1895.....	2,906
Number of accounts opened or reopened during the year 1894..	488
Number of accounts closed during the year 1894.....	615
Total number of deposits received during the year 1894.....	3,593
Total number of payments to depositors during the year 1894.	3,891
Amount deposited during the year 1894, not including interest credited for that period	\$140,191 84
Amount withdrawn during the year 1894.....	815,650 76
Amount of interest credited and paid for the year 1894, viz.:	

July, 1894.....	\$14,717 38
January, 1895.....	12,846 48
	<u>27,563 75</u>

Average amount of each account, January 1, 1895.....	222 83
Largest amount due any one depositor, January 1, 1895, exclusive of interest and of any deposits made by order of a court of record or of a surrogate	4,920 32
Number of such accounts which exceeded \$3,000.....	2

Rate per cent. of dividends or interest to depositors during the year 1894, 4 per cent.

25. ERIE COUNTY SAVINGS BANK, BUFFALO.

[Main and Niagara streets; incorporated 1854.]

DAVID R. MORSE, *President*.ROBERT S. DONALDSON, *Secretary and Treasurer*

TRUSTEES.

DAVID R. MORSE,
ALFRED P. WRIGHT,
HENRY M. WATSON,
FREDERICK H. JAMES,
DEXTER P. RUMSEY,CHARLES GREINER,
OLIVER J. EGGERT,
JAMES SWEENEY,
JOSEPH P. DUDLEY,
WILLIAM MEADOWS,JAMES H. LEE,
PHILO D. BEARD,
GEORGE L. WILLIAMS,
ROBERT M. DONALDSON,
BRYANT B. GLENNY.

FINANCIAL.

RESOURCES.

Bonds and mortgages..... \$10,451,369 10
 Stock investments, viz.:

<i>Stocks and bonds.</i>	<i>Cost.</i>	<i>Par value.</i>	<i>Estimated market value.</i>
United States.....	\$3,486,619 06	\$2,082,000 00	\$3,324,097 50
District of Columbia.....	753,578 66	700,000 00	784,000 00
Cities in this State.....	2,434,783 74	2,301,219 29	2,327,951 79
Counties in this State.....	189,151 27	166,000 00	191,090 00
	<u>\$5,864,113 73</u>	<u>\$5,149,219 29</u>	<u>\$5,527,139 29</u>

5,597,139 29

Amount loaned on stocks as authorized by chapter 689, Laws of 1892.....

52,600 00

Banking house and lot, cost, \$1,189,082.37; estimated present value.....

1,189,082 37

Cash on deposit in banks or trust companies.....

1,501,324 56

Cash on hand.....

367,074 50

All other assets, not included above, viz.:

Interest accrued..... \$273,137 44
 Rents due and unpaid..... 731 23

273,918 60

\$19,432,508 51

LIABILITIES.

Amount due depositors, viz.:

Principal..... \$16,544,614 25
 Interest credited for the six months ending with December 31, 1894..... 309,138 42

\$16,853,753 67

Surplus.....

2,578,755 84

\$19,432,508 51

CASH TRANSACTIONS DURING THE YEAR 1894.

RECEIPTS.

Cash on hand and in banks or trust companies, January 1, 1894, before transactions of the day.....	\$1,708,199 81
From depositors, not including interest credited.....	8,248,918 37
From interest on loans, deposits and investments.....	791,692 30
From rents from banking house.....	78,105 02
From mortgages.....	959,091 04
From redemption of stocks.....	513,603 28
From loans repaid.....	14,450 00
From all other sources, viz.: Real estate sold.....	7,106 67

\$12,816,164 89

PAYMENTS.

To depositors, including interest paid to them.....	\$8,219,536 90
For loans on bonds and mortgages.....	1,330,450 00
For loans on stocks and other securities.....	65,550

ERIE COUNTY.

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For stocks and bonds purchased, par value, \$724,885.68; cost, including premiums, commissions, etc.....	\$726,882 08
For interest (other than interest payments to depositors)	1,066 11
For current expenses of the bank, viz.: Salaries.....	\$42,908 70
For expenses of banking house or rent of banking rooms..	21,466 89
For other expenses.....	81,451 91
	98,802 18
For real estate acquired by foreclosure, or in settlement of debts due the bank	4,069 86
Other payments, viz.: Paid on construction of new banking house	1,408 77
Cash on hand and in banks or trust companies, December 31, 1894, after transactions of the day....	1,868,899 06
	<u>\$12,816,164 89</u>

STATISTICAL INFORMATION.

Number of open accounts, January 1, 1895	43,166
Number of accounts opened or reopened during the year 1894..	11,293
Number of accounts closed during the year 1894	9,586
Total number of deposits received during the year 1894	99,123
Total number of payments to depositors during the year 1894..	105,656
Amount deposited during the year 1894, not including interest credited for that period	\$8,248,918 87
Amount withdrawn during the year 1894.	8,219,586 98
Amount of interest credited and paid for the year 1894, viz.:	
July, 1894.....	\$308,438 61
January, 1895.....	309, 88 42
Credited at other periods.....	6,704 81
	619,281 88
Average amount of each account, January 1, 1895	390 44
Largest amount due any one depositor, January 1, 1895, exclusive of interest and of any deposits made by order of a court of record or of a surrogate.....	12,251 29
Number of such accounts which exceeded \$3,000.....	27

Rate per cent. of dividends or interest to depositors during the year 1894, 4 per cent.

26. WESTERN SAVINGS BANK, BUFFALO.

[438 Main street; incorporated 1851.]

PHILIP HOUCK, *President.*

F. W. H. BECKER, *Secretary.*

TRUSTEES.

LEWIS L. HODGES,
PHILIP HOUCK,
WILLIAM HENGERER,
JACOB SCHEU,
WILLIAM C. BRYANT,

HENRY C. PERSCH,
HORACE STILLMAN,
ABRAM TWICHELL,
ISAAC GEIERSHOFER,
HENRY ERB,

HENRY ZIPP,
ALBERT J. WHEELER,
HOWARD H. BAKER,
CHARLES F. BISHOP,
HENRY E. BOLLER.

FINANCIAL.

RESOURCES.

Bonds and mortgages			\$2,898,835 00
Stock investments, viz.:			
Stocks and bonds.	Cost.	Par value.	Estimated market value.
United States	\$116,625 00	\$100,000 00	\$116,625 00
State of Indiana.....	302,625 00	300,000 00	340,000 00
Cities in this State	331,546 19	287,498 30	304,845 80
Counties in this State	25,000 00	25,000 00	25,500 00
	<u>\$775,796 19</u>	<u>\$712,498 30</u>	<u>\$746,971 80</u>
			746,971 80

REPORT ON SAVINGS BANKS.

Banking house and lot, cost, \$114,294.67; estimated present value.....	\$100,000 00
Other real estate, cost, \$3,986.46; estimated present value.....	8,986 46
Cash on deposit in banks or trust companies	471,563 53
Cash on hand.....	36,785 23
All other assets, not included above, viz.: Interest accrued....	31,942 70
	<u>\$3,784,533 22</u>

LIABILITIES.

Amount due depositors, viz.:

Principal	\$3,355,378 44
Interest credited for the six months ending with December 31, 1894.....	63,347 39
	<u>\$3,418,725 83</u>
Surplus	365,807 39
	<u>\$3,784,533 22</u>

CASH TRANSACTIONS DURING THE YEAR 1894.

RECEIPTS.

Cash on hand and in banks or trust companies, January 1, 1894, before transactions of the day.....	\$380,481 18
From depositors, not including interest credited	1,495,245 53
From interest on loans, deposits and investments	173,390 84
From rents from banking house.....	1,799 88
From mortgages.....	228,750 00
From redemption of stocks	176,480 24
From all other sources, viz.: Taxes advanced.....	479 45
	<u>\$2,456,627 11</u>

PAYMENTS.

To depositors, including interest paid to them	\$1,654,943 18
For loans on bonds and mortgages	124,950 00
For stocks and bonds purchased, par value \$129,808.63; cost, including premiums, commissions, etc.....	146,428 63
For interest (other than interest payments to depositors)	10 00
For current expenses of the bank, viz.: Salaries.....	\$19,430 00
For expenses of banking house or rent of banking rooms..	3,986 01
For other expenses.....	1,347 62
	<u>17,533 63</u>
For real estate acquired by foreclosure, or in settlement of debts due the bank	8,986 46
Other payments, viz.: Taxes advanced	479 45
Cash on hand and in banks or trust companies, December 31, 1894, after transactions of the day.....	508,297 76
	<u>\$2,456,627 11</u>

STATISTICAL INFORMATION.

Number of open accounts, January 1, 1895	7,000
Number of accounts opened or reopened during the year 1894..	1,153
Number of accounts closed during the year 1894	1,168
Total number of deposits received during the year 1894	12,908
Total number of payments to depositors during the year 1894..	16,428
Amount deposited during the year 1894, not including interest credited for that period.....	\$1,495,245 53
Amount withdrawn during the year 1894.....	1,654,943 18
Amount of interest credited and paid for the year 1894, viz.:	
July, 1894.....	\$63,614 48
January, 1895.....	63,347 39
Credited at other periods	1,347 87
	<u>128,309 74</u>

FULTON COUNTY.

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Average amount of each account, January 1, 1895.....	\$484 24
Largest amount due any one depositor, January 1, 1895, exclusive of interest and of any deposits made by order of a court of record or of a surrogate.....	10,381 23
Number of such accounts which exceeded \$3,000.	14

Rate per cent. of dividends or interest to depositors during the year 1894, 4 per cent.

FULTON COUNTY.

27. FULTON COUNTY SAVINGS BANK, JOHNSTOWN.

[51 West Main street; incorporated 1892.]

DAVID A. WELLS, *President*.

EDWARD WELLS, *Secretary*.

TRUSTEES.

MARTIN KENNEDY,
JAMES McMARTIN,
JAMES I. YOUNGLOVE,
PHILETUS P. ARGERSINGER,
CORNELIUS M. ROWELL,
WILLIAM T. BRIGGS,

WILLIAM S. SNYDER,
MATHIAS GREWEN,
GEORGE H. KECK,
THOMAS E. RICKETTS,
JAMES F. MASON,

JOHN H. DECKER,
DAVID A. WELLS,
PATRICK H. McMDEROTT,
DAVID H. VAN HEUSEN,
OLIVER GETMAN,
EDWARD WELLS.

FINANCIAL.

RESOURCES.

Bonds and mortgages			\$37,100 00
Stock investments, viz.:			
<i>Stocks and bonds.</i>	<i>Cost.</i>	<i>Par value.</i>	<i>Estimated market value.</i>
District of Columbia.....	\$1,260 03	\$1,000 00	\$1,173 34
Territory of Dakota.....	2,044 00	2,000 00	2,032 71
Counties in this State.....	5,500 00	5,500 00	5,500 00
Towns in this State.....	15,063 25	14,500 00	14,966 51
	<u>\$23,867 25</u>	<u>\$35,000 00</u>	<u>\$33,712 56</u>
Cash on deposit in banks or trust companies.....			23,712 56
Cash on hand.....			11,421 20
All other assets, not included above, viz.: Interest accrued...			699 24
			1,088 80
			<u>\$74,021 80</u>

LIABILITIES.

Amount due depositors, viz.: Principal	\$71,489 70
Other liabilities, viz.: Interest accrued on deposits to January 1, 1895.....	830 79
Surplus.....	2,250 81
	<u>\$74,021 80</u>

CASH TRANSACTIONS DURING THE YEAR 1894.

RECEIPTS.

Cash on hand and in banks or trust companies, January 1, 1894, before transactions of the day.....	\$967 50
From depositors, not including interest credited.....	52,420 81
From interest on loans, deposits and investments.....	2,544 45
From mortgages.....	1,000 00
From redemption of stocks.....	3,000 00
	<u>\$59,932 26</u>

REPORT ON SAVINGS BANKS.

PAYMENTS.

To depositors, including interest paid to them.....	\$38,878 12
For loans on bonds and mortgages.....	3,700 00
For stocks and bonds purchased, par value, \$5,500; cost, including premiums, commissions, etc	5,500 00
For other expenses.....	133 70
Cash on hand and in banks or trust companies, December 31, 1894, after transactions of the day	12,120 44
	<u>\$59,832 26</u>

STATISTICAL INFORMATION.

Number of open accounts, January 1, 1895.....	704
Number of accounts opened or reopened during the year 1894..	233
Number of accounts closed during the year 1894.....	159
Total number of deposits received during the year 1894.....	1,402
Total number of payments to depositors during the year 1894..	803
Amount deposited during the year 1894, not including interest credited for that period.....	52,420 31
Amount withdrawn during the year 1894.....	38,878 12
Amount of interest credited and paid for the year 1894, viz.:	
May, 1894.....	\$742 87
November, 1894.....	831 01
	1,573 88
Average amount of each account, January 1, 1895	101 47
Largest amount due any one depositor, January 1, 1895, exclu- sive of interest and of any deposits made by order of a court of record or of a surrogate.....	1,800 00

Rate per cent of dividends or interest to depositors during the year 1894,
8 per cent.

GREENE COUNTY.

28. CATSKILL SAVINGS BANK, CATSKILL.

[Incorporated 1868.]

W. IRVING JENNINGS, *President*.JEREMIAH DAY, *Secretary*.

TRUSTEES.

NELSON FANNING,
BENJAMIN WEY,
WILLIAM PALMATEER,
LUCIUS R. DOTY,
EMORY A. CHASE,

FREDERICK HILL,
W. IRVING JENNINGS,
JOHN A. FOOTE,
GEORGE S. STEVENS,

JAMES STEAD,
JEREMIAH DAY,
WILLIAM J. HUGHES,
ADDISON P. JONES,
ORIN DAY.

FINANCIAL.

RESOURCES.

Bonds and mortgages			\$331,931 00
Stock investments, viz.:			
<i>Stocks and bonds.</i>	<i>Cost.</i>	<i>Par value.</i>	<i>Estimated market value.</i>
United States.....	\$159,922 59	\$146,000 00	\$164,980 00
State of Kansas.....	10,150 03	10,000 00	10,300 03
State of Missouri.....	6,024 20	5,000 00	5,100 00
Territory of Wyoming.....	34,762 50	25,000 00	34,500 00
Cities in other States	15,145 00	14,000 00	15,190 00
Cities in this State	273,713 62	244,164 43	259,164 84
Counties in this State.....	44,716 45	41,000 00	43,187 50
Towns in this State.....	59,411 34	56,400 00	58,668 00
Villages in this State.....	116,514 83	111,000 00	118,187 50
School district.....	16,560 01	16,250 00	16,530 00
	<u>\$735,122 47</u>	<u>\$670,814 46</u>	<u>\$725,647 87</u>
			725,647 87

GREENE COUNTY.

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Amount loaned on stocks as authorized by chapter 689, Laws of 1892.....	\$1,000 00
Cash on deposit in banks or trust companies.....	55,719 04
All other assets, not included above, viz.:	
Interest accrued.....	\$90,488 71
Safes and office furniture.....	600 00
Profit and loss.....	78 53
	<u>21,162 24</u>
	<u>\$1,185,460 24</u>

LIABILITIES.

Amount due depositors, viz.:	
Principal.....	\$957,116 58
Interest credited for the six months ending with December 31, 1894.....	18,286 85
	<u>\$970,403 43</u>
Surplus.....	165,056 81
	<u>\$1,185,460 24</u>

CASH TRANSACTIONS DURING THE YEAR 1894.

RECEIPTS.

Cash on hand and in banks or trust companies, January 1, 1894, before transactions of the day.....	\$80,087 07
From depositors, not including interest credited.....	284,435 05
From interest on loans, deposits and investments.....	47,985 68
From mortgages.....	22,699 28
From redemption of stocks.....	71,763 78
From all other sources, viz.:	
Insurance repaid.....	\$15 00
Profit and loss.....	96 51
	<u>111 51</u>
	<u>\$487,082 27</u>

PAYMENTS.

To depositors, including interest paid to them.....	\$261,384 68
For loans on bonds and mortgages.....	30,350 00
For stocks and bonds purchased, par value, \$128,064.43; cost, including premiums, commissions, etc.....	184,402 58
For interest (other than interest payments to depositors).....	1,191 42
For current expenses of the bank, viz: Salaries.....	\$3,000 00
For expenses of banking house or rent of banking rooms..	600 00
For other expenses.....	428 04
	<u>4,028 04</u>
Other payments, viz.: Profit and loss.....	96 51
Cash on hand and in banks or trust companies, December 31, 1894, after transactions of the day.....	55,719 04
	<u>\$487,082 27</u>

STATISTICAL INFORMATION.

Number of open accounts, January 1, 1895.....	3,199
Number of accounts opened or reopened during the year 1894.....	595
Number of accounts closed during the year 1894.....	464
Total number of deposits received during the year 1894.....	2,883
Total number of payments to depositors during the year 1894..	2,457
Amount deposited during the year 1894, not including interest credited for that period ..	\$284,435 05
Amount withdrawn during the year 1894..	261,384 68

REPORT ON SAVINGS BANKS.

Amount of interest credited and paid for the year 1894, viz.:

July, 1894.....	\$12,527 89	
January, 1895	13,296 85	
Credited at other periods.....	8 64	
		\$25,818 38
Average amount of each account, January 1, 1895		303 34
Largest amount due any one depositor, January 1, 1895, exclusive of interest and of any deposits made by order of a court of record or of a surrogate.....		5,000 00

Rate per cent. of dividends or interest to depositors during the year 1894,
8 per cent.

JEFFERSON COUNTY.

29. THE CARTHAGE SAVINGS BANK, CARTHAGE.

[Corner State and Mechanic streets; incorporated 1887.]

LAWRENCE J. GOODALE, *President*.E. H. MYERS, *Secretary*.

TRUSTEES.

ALLEN E. KILBY,
MARCUS P. MASON,
JAMES GALVIN,
ALLEN G. FECK,
ADDISON L. CLARK,
JOHN L. NORTON,

FOSTER PENNIMAN,
LAWRENCE J. GOODALE,
L. D. THOMPSON,
JOHN E. STRICKLAND,
JOHN D. DRYDEN,
PARSON E. WHITE,

EPHRAIM H. MYERS,
CHRISTIAN M. ROHR,
MARTIN RUGG,
JAMES H. DAWLEY,
JOSEPH PAHUD,
CARLOS L. FREDERICK.

FINANCIAL.

RESOURCES.

Bonds and mortgages.....				\$38,913 50
Stock investments, viz.:				
<i>Stocks and bonds.</i>	<i>Cost.</i>	<i>Par value.</i>	<i>Estimated market value.</i>	
Towns in this State.....	\$7,482 45	\$7,716 00	\$7,816 99	
Villages in this State.....	10,500 00	10,500 00	10,500 00	
School district.....	1,675 00	1 875 00	1,555 00	
	<u>\$20,257 45</u>	<u>\$20,091 00</u>	<u>\$20,191 59</u>	
				20,191 99
Cash on deposit in banks or trust companies.....				30,990 70
Cash on hand.....				991 26
All other assets, not included above, viz.: Interest accrued....				795 40
				<u>\$91,882 85</u>

LIABILITIES.

Amount due depositors, viz.:

Principal	\$89,494 73	
Interest credited for the six months ending with December 31, 1894	1,175 07	
		\$91,069 83
Surplus		813 02
		<u>\$91,882 85</u>

JEFFERSON COUNTY.

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CASH TRANSACTIONS DURING THE YEAR 1894.

RECEIPTS.

Hand and in banks or trust companies, January 1, 1894,	
Transactions of the day.....	\$28,591 22
Depositors, not including interest credited	88,561 64
Interest on loans, deposits and investments	3,816 68
Mortgages.....	9,095 00
Redemption of stocks.....	2,275 00
	<hr/>
	\$82,339 54
	<hr/> <hr/>

PAYMENTS.

Depositors, including interest paid to them	\$38,924 22
Interest on bonds and mortgages	6,550 00
Stocks and bonds purchased, par value, \$9,016; cost, including premiums, commissions, etc.	9,088 00
Interest (other than interest payments to depositors).....	10 08
Current expenses of the bank, viz.: Salaries.....	\$400 00
Expenses of banking house or rent of banking rooms..	400 00
Other expenses.....	40 88
	<hr/>
	840 28
Hand and in banks or trust companies, December 31,	
after transactions of the day.....	31,981 96
	<hr/>
	\$82,339 54
	<hr/> <hr/>

STATISTICAL INFORMATION.

Number of open accounts, January 1, 1895.....	667
Number of accounts opened or reopened during the year 1894..	158
Number of accounts closed during the year 1894	101
Number of deposits received during the year 1894.....	854
Number of payments to depositors during the year 1894..	517
Total deposited during the year 1894, not including interest credited for that period.....	\$38,561 64
Total withdrawn during the year 1894.....	33,924 22
Total of interest credited and paid for the year 1894, viz.:	
1894.....	\$1,477 52
January, 1895	1,575 07
Interest credited at other periods	2 00
Interest not credited at other periods.....	10 08
	<hr/>
	3,064 67
Balance amount of each account, January 1, 1895	136 58
Balance amount due any one depositor, January 1, 1895,	
exclusive of interest and of any deposits made by order of a depositor of record or of a surrogate.....	3,000 00
	<hr/> <hr/>

per cent. of dividends or interest to depositors during the year 1894, per cent.

30. JEFFERSON COUNTY SAVINGS BANK, WATERTOWN.

[22 Washington street; incorporated 1869.]

T. H. CAMP, *President*.GEO. SMITH, *Treasurer*.

TRUSTEES.

T. H. CAMP.
D. W. BALDWIN,
G. W. WIGGINS,
G. H. SHERMAN,
A. M. FARWELL,H. M. STEVENS,
J. A. LAWYER,
N. P. WARDWELL,
ROSS C. SCOTT,
D. G. GRIFFIN,R. H. HUNTINGTON,
A. L. UPHAM,
C. W. CLARE,
J. R. MILLER,
A. F. BARKER.

FINANCIAL.

RESOURCES.

Bonds and mortgages..... \$1,181,014 44
Stock investments, viz.:

<i>Stocks and bonds.</i>	<i>Cost.</i>	<i>Par value.</i>	<i>Estimated market value.</i>	
United States	\$69,816 66	\$60,000 00	- \$69,100 00	
Cities in this State	198,801 00	197,000 00	205,880 00	
Counties in this State.....	24,381 00	24,000 00	24,720 00	
Towns in this State	437,510 15	429,150 00	443,993 00	
Villages in this State.....	13,962 00	3,187 50	14,692 50	
School district.....	54,180 00	54,000 00	55,380 00	
	<u>\$798,680 81</u>	<u>\$777,837 50</u>	<u>\$812,164 50</u>	812,164 50

Amount loaned on stocks as authorized by chapter 689, Laws of 1892 9,500 00
 Banking house and lot, cost, \$39,666.92; estimated present value, 38,666 92
 Other real estate, estimated present value 4,717 98
 Cash on deposit in banks or trust companies 206,298 18
 Cash on hand 28,669 97
 All other assets, not included above, viz.:

Interest accrued.....	\$24,251 79	
Land contract.....	1,900 00	
		<u>26,151 79</u>
		<u>\$2,807,183 76</u>

LIABILITIES.

Amount due depositors, viz.:

Principal	\$2,081,406 00	
Interest credited for the six months ending with December 31, 1894	36,284 80	
		<u>\$2,067,690 80</u>
Surplus		<u>239,492 96</u>
		<u>\$2,807,183 76</u>

CASH TRANSACTIONS DURING THE YEAR 1894.

RECEIPTS.

Cash on hand and in banks or trust companies, January 1, 1894, before transactions of the day	\$161,927 74
From depositors, not including interest credited	856,933 18
From interest on loans, deposits and investments	104,883 84
From rents from other real estate	60 00
From mortgages	89,596 49
From stocks sold	57,487 50
From loans repaid	27,000 00

JEFFERSON COUNTY.

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From all other sources, viz.:

Hay from farm sold.....	\$220 65	
Exchange	4 97	
		<u>\$225 62</u>
		<u>\$1,298,114 37</u>

PAYMENTS.

To depositors, including interest paid to them	\$773,615 68	
For loans on bonds and mortgages	168,183 00	
For stocks and bonds purchased, par value, \$77,000; cost, including premiums, commissions, etc.....	77,625 00	
For interest (other than interest payments to depositors)	1,517 58	
For current expenses of the bank, viz.: Salaries.....	\$5,574 99	
For expenses of banking house or rent of banking rooms..	285 42	
For other expenses.....	1,587 47	
		<u>7,447 88</u>
For real estate acquired by foreclosure, or in settlement of debts due the bank	400 00	
For taxes on real estate, except banking house	147 67	
Other payments, viz.:		
Correction of error.....	\$198 56	
Appraisal	10 50	
Profit and loss.....	75 00	
Hendricks search continued	8 45	
New vault work on contract	2,800 00	
Contract, new building.....	31,166 93	
		<u>84,259 43</u>
Cash on hand and in banks or trust companies, December 31, 1894, after transactions of the day.....	234,968 13	
		<u>\$1,298,114 37</u>

STATISTICAL INFORMATION.

Number of open accounts, January 1, 1895	10,587
Number of accounts opened or reopened during the year 1894.....	1,830
Number of accounts closed during the year 1894	1,863
Total number of deposits received during the year 1894	12,919
Total number of payments to depositors during the year 1894..	11,287
Amount deposited during the year 1894, not including interest credited for that period.....	\$856,993 18
Amount withdrawn during the year 1894.....	773,615 68
Amount of interest credited and paid for the year 1894, viz.:	
July, 1894.....	\$34,111 97
January, 1895	36,284 80
Paid but not credited at other periods.....	4 74
	<u>70,401 51</u>
Average amount of each account, January 1, 1895.....	195 30
Largest amount due any one depositor, January 1, 1895, exclusive of interest and of any deposits made by order of a court of record or of a surrogate.....	4,208 25
Number of such accounts which exceeded \$3,000.....	15

Rate per cent. of dividends or interest to depositors during the year 1894,
3 and 4 per cent.

REPORT ON SAVINGS BANKS.

31. WATERTOWN SAVINGS BANK, WATERTOWN.

[17 Washington street; incorporated 1898]

BYRON B. TAGGART, *President*.WOOSTER SHERMAN, *Treasurer*.

TRUSTEES.

ALLEN C. BEACH,
WOOSTER SHERMAN,
JOHN C. STREETER,
GEORGE C. McMULLIN,SILAS L. GEORGE,
BYRON B. TAGGART,
AUGUSTUS GOODALE,
GEORGE H. BABCOCK,HIRAM F. INGLEHART,
HENRY M. BALL,
ALBERT BUSHNELL,
WILLIAM W. SHERMAN.

FINANCIAL.

RESOURCES.

Bonds and mortgages.....				\$10,926 47
Stock investments, viz.:				
<i>Stocks and bonds.</i>	<i>Cost.</i>	<i>Par value.</i>	<i>Estimated market value.</i>	
School district.....	\$5,000 00	\$5,000 00	\$5,065 07	5,065 07
Cash on deposit in banks or trust companies.....				9,284 85
Cash on hand.....				408 81
All other assets, not included above, viz.:				
Interest accrued.....			\$147 00	
Furniture, fixtures, etc.....			561 24	
				508 24
				<u>\$26,142 94</u>

LIABILITIES.

Amount due depositors, viz.:			
Principal.....		\$25,331 11	
Interest credited for the six months ending with December 31, 1894.....		347 43	
			\$25,678 53
Surplus.....			464 41
			<u>\$26,142 94</u>

CASH TRANSACTIONS DURING THE YEAR 1894.

RECEIPTS.

From depositors, not including interest credited.....	\$30,320 80
From interest on loans, deposits and investments.....	728 23
From rents from banking house.....	69 60
From mortgages.....	160 00
From all other sources, viz.: Trustees loaned for expenses....	550 00
	<u>\$31,768 63</u>

PAYMENTS.

To depositors, including interest paid to them.....	\$4,989 69
For loans on bonds and mortgages.....	11,026 47
For stocks and bonds purchased, par value, \$5,000; cost, including premiums, commissions, etc.....	5,065 07
For interest (other than interest payments to depositors).....	6 00
For current expenses of the bank, viz.: Salaries.....	\$270 00
For expenses of banking house or rent of banking rooms..	155 08
	<u>855 08</u>

KINGS COUNTY.

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Other payments, viz.:

Trustees loaned for expenses.....	\$550 00	
Profit and loss.....	188 16	
		\$688 16
Cash on hand and in banks or trust companies, December 31, 1894, after transactions of the day.....		9,648 16
		<u>\$31,768 68</u>

STATISTICAL INFORMATION.

Number of open accounts, January 1, 1895.....	140
Number of accounts opened or reopened during the year 1894..	170
Number of accounts closed during the year 1894.....	80
Total number of deposits received during the year 1894.....	258
Total number of payments to depositors during the year 1894..	68
Amount deposited during the year 1894, not including interest credited for that period.....	\$30,320 80
Amount withdrawn during the year 1894.....	5,258 51
Amount of interest credited and paid for the year 1894, viz.:	
July, 1894.....	\$77 60
January, 1895.....	263 82
Credited at other periods.....	6 00
	847 42
Average amount of each account, January 1, 1895.....	180 98
Largest amount due any one depositor, January 1, 1895, exclusive of interest and of any deposits made by order of a court of record or of a surrogate.....	<u>2,850 00</u>

Rate per cent of dividends or interest to depositors during the year 1894, 4 per cent.

KINGS COUNTY.

32. BREVOORT SAVINGS BANK, BROOKLYN.

[1192 Fulton street; incorporated 1890.]

FELIX CAMPBELL, *President.*

JOHN W. EVANS, *Secretary.*

TRUSTEES.

ELBERT SNEDEKER,
WILLIAM EGGERT,
JAMES O. CARPENTER,
CHARLES COOPER,
FELIX CAMPBELL,
THOMAS B. RUTAN,
JOHN D. SULLIVAN,

FREDERICK W. CARRUTHERS,
HENRY CARSON,
ERNEST NATHAN,
HENRY I. HAYDEN,
HENRY L. BREVOORT,
THOMAS J. WASHBURN,
WALTER S. BREWSTER,
LLEWELLYN A. WRAY.

JOHN MCNAMEE,
HOWARD M. SMITH,
THOMAS MONAHAN,
CHARLES W. BETTS,
NELSON J. GATES,
ALFRED J. POUCH,
DAVID H. VALENTINE,

FINANCIAL.

RESOURCES.

Bonds and mortgages.....	\$148,250 00
Stock investments, viz.:	

<i>Stocks and bonds.</i>	Cost.	Par value.	Estimated market value.
State of Maine.....	\$1,006 25	\$1,000 00	\$1,010 00
Cities in other States.....	1,025 00	1,000 00	1,025 00
Cities in this State.....	23,751 54	23,328 87	23,881 54
Counties in this State.....	20,000 00	20,000 00	20,400 00
Towns in this State.....	5,000 00	5,000 00	5,000 00
	<u>\$50,783 79</u>	<u>\$50,328 87</u>	<u>\$51,316 54</u>

51,316 54

REPORT ON SAVINGS BANKS.

Cash on deposit in banks or trust companies.....	\$50,656 19
Cash on hand.....	3,978 71
All other assets, not included above, viz.:	

Interest accrued	\$1,986 85	
Stock and fixtures.....	1,633 00	
Premium account	237 03	
Profit and loss account.....	196 85	
		3,995 23
		<u>\$258,196 67</u>

LIABILITIES.

Amount due depositors, viz.:

Principal	\$246,346 97	
Interest credited for the six months ending with December 31, 1894	3,935 18	
		\$250,182 15
Surplus.....		8,014 52
		<u>\$258,196 67</u>

CASH TRANSACTIONS DURING THE YEAR 1894.

RECEIPTS.

Cash on hand and in banks or trust companies, January 1, 1894, before transactions of the day.....	\$39,211 88
From depositors, not including interest credited	230,934 88
From interest on loans, deposits and investments	8,335 64
From mortgages	13,500 00
From stocks sold, par value, \$8,000; amount received therefor..	8,600 00
	<u>\$300,581 85</u>

PAYMENTS.

To depositors, including interest paid to them.....	\$139,513 11
For loans on bonds and mortgages	74,000 00
For stocks and bonds purchased, par value, \$58,228.87; cost, including premiums, commissions, etc.....	89,102 79
For interest (other than interest payments to depositors).	497 81
For other expenses.....	2,832 24
Cash on hand and in banks or trust companies, December 31, 1894, after transactions of the day.....	54,634 90
	<u>\$300,581 85</u>

STATISTICAL INFORMATION.

Number of open accounts, January 1, 1895.	2,063
Number of accounts opened or reopened during the year 1894..	1,016
Number of accounts closed during the year 1894.....	360
Total number of deposits received during the year 1894.....	6,467
Total number of payments to depositors during the year 1894..	3,499
Amount deposited during the year 1894, not including interest credited for that period.....	\$230,934 88
Amount withdrawn during the year 1894.....	129,513 11
Amount of interest credited and paid for the year 1894, viz.:	
July, 1894.....	\$2,863 87
January, 1895.....	3,935 18
	<u>6,799 05</u>

KINGS COUNTY.

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Average amount of each account, January 1, 1895.....	121 27
Largest amount due any one depositor, January 1, 1895, exclusive of interest and of any deposits made by order of a court of record or of a surrogate.....	8,000 00

Rate per cent. of dividends or interest to depositors during the year 1894, 4 per cent.

33. BROOKLYN SAVINGS BANK, BROOKLYN.

[Corner Pierrepont and Clinton streets; incorporated 1837.]

BRYAN H. SMITH, *President.*

FELIX E. FLANDREAU, *Cashier.*

TRUSTEES.

EDWARD D. WHITE,
HENRY K. SHELDON,
ABRAM B. BAYLIS,
BRYAN H. SMITH,
WILLIAM G. LOW,
RICHARD L. EDWARDS,
CHRISTIAN T. CHRISTENSEN,
HIRAM V. V. BRAMAN,
JONATHAN BULKLEY,

LYMAN R. GREENE,
EDWARD H. KIDDER,
FRANKLIN E. TAYLOR,
CROWELL HADDEN,
EDWARD GOODWIN,
ALEXANDER FORMAN,
EDWARD H. LITCHFIELD,
FRANK LYMAN,

EDWIN F. KNOWLTON,
HENRY P. PIERREPONT,
DAVID G. LEGGETT,
WILLIS L. OGDEN,
JOHN F. HALSTED,
WILLIAM A. READ,
COURTLANDT P. DIXON,
DANIEL F. LEWIS,
WILLIAM V. R. SMITH.

FINANCIAL.

RESOURCES.

Bonds and mortgages.....	\$5,988,800 00
Stock investments, viz.:	

<i>Stocks and bonds.</i>	Cost.	Par value.	Estimated market value.
United States	\$10,007,454 70	\$9,000,000 00	\$10,315,000 00
District of Columbia.....	1,235,405 00	1,000,000 00	1,135,000 00
State of Ohio	266,400 00	260,000 00	260,000 00
State of New Hampshire	16,000 00	16,000 00	17,320 00
State of Rhode Island	214,500 00	200,000 00	216,000 00
State of Missouri	478,565 00	459,000 00	462,180 00
State of Massachusetts	1,540,109 10	1,429,000 00	1,444,270 00
State of Kentucky	453,275 00	400,000 00	424,000 00
State of Maryland	209,875 00	200,000 00	204,000 00
State of Maine	106,340 00	100,000 00	100,000 00
Cities in other States.....	1,945,694 30	1,834,000 00	1,972,000 00
Cities in this State	6,475,417 58	6,109,500 00	6,760,065 00
Counties in this State	561,826 00	476,716 00	497,276 00
Towns in this State	63,277 50	68,000 00	72,760 00
	<u>\$3,578,139 18</u>	<u>\$31,552,316 00</u>	<u>\$33,780,951 00</u>

23,780,951 00

Banking house and lot, cost, \$734,359.43; other real estate, cost \$49,626.67; estimated present value.....	500,000 00
Cash on deposit in banks or trust companies.....	1,041,000 00
Cash on hand	258,711 14
All other assets, not included above, viz. : Interest accrued...	352,251 16

\$31,916,718 80

LIABILITIES.

Amount due depositors, viz. :

Principal	\$36,614,383 04
Interest credited for the six months ending with December 31, 1894	496,375 90
	<u>\$27,112,757 94</u>
Surplus	4,803,955 86
	<u>\$31,916,718 80</u>

REPORT ON SAVINGS BANKS.

CASH TRANSACTIONS DURING THE YEAR 1894.

RECEIPTS.

Cash on hand and in banks or trust companies, January 1, 1894, before transactions of the day	\$1,281,267 96
From depositors, not including interest credited	7,218,387 18
From interest on loans, deposits and investments	1,140,492 69
From rents from banking house	1,066 66
From mortgages	790,750 00
From redemption of stocks	438,214 00
From stocks sold, par value, \$2,403,000; amount received there- for	2,420,566 85
From all other sources, viz.: Real estate sold, part of old bank- ing house	95,450 00
	<u>\$18,386,194 84</u>

PAYMENTS.

To depositors, including interest paid to them	\$6,751,057 97
For loans on bonds and mortgages	1,121,100 00
For stocks and bonds purchased, par value, \$3,651,000; cost, including premiums, commissions, etc	3,850,809 07
For interest (other than interest payments to depositors)	18,970 63

For current expenses of the bank, viz: Salaries	\$48,478 40
For expenses of banking house or rent of banking rooms	10,415 03
For other expenses	7,871 63

66,765 06

Other payments, viz.:

Paid on account of construction of new banking house	\$270,169 68
Paid for rear wall, etc., on old banking house	7,083 32
Paid in settlements of suits	573 18

277,780 98

Cash on hand and in banks or trust companies, December 31, 1894, after transactions of the day	1,299,711 14
	<u>\$18,386,194 84</u>

STATISTICAL INFORMATION.

Number of open accounts, January 1, 1895	53,500
Number of accounts opened or reopened during the year 1894	9,029
Number of accounts closed during the year 1894	8,490
Total number of deposits received during the year 1894	67,013
Total number of payments to depositors during the year 1894	65,762
Amount deposited during the year 1894, not including interest credit for that period	\$7,218,387 18
Amount withdrawn during the year 1894	6,751,057 97
Amount of interest credited and paid for the year 1894, viz.:	

July, 1894	\$481,424 92
January, 1895	496,375 90

979,800 83

Average amount of each account, January 1, 1895	506 78
Largest amount due any one depositor, January 1, 1895, exclusive of interest and of any deposits made by order of a court of record or of a surrogate	6,884 00
Number of such accounts which exceeded \$3,000	10

Rate per cent. of dividends or interest to depositors during the year 1894,
4 per cent.

34. BUSHWICK SAVINGS BANK, BROOKLYN.

[618 Grand street; Incorporated 1873.]

LEBERMAN, *President.*JOHN DAVIES, *Cashier.***TRUSTEES.**BMAN,
STRAND,
COTT,
S,
SKINS,
OWS, Jr.,DANIEL CANTY,
LUMAN RAY,
JOHN DAVIES,
A. C. HALLAM,
EDWARD BUSH,
ANSEL L. FREEMAN,
JOSEPH C. CABLE,HENRY SCHADE,
WILLIAM T. DE NYSE,
JOHN H. SCHEIDT,
GEORGE GOMER,
FRANK JENKINS,
WILLIAM A. WELLS,
GEO. W. SCHAEDEL.**FINANCIAL.****RESOURCES.**

Real mortgages.....	\$448,650 00
Investments, viz.:	

Real bonds.	Cost.	Par value.	Estimated market value.
Columbia	\$16,403 10	\$14,000 00	\$15,325 00
Mouri.....	10,113 50	10,000 00	10,000 00
Mass.....	2,581 12	2,500 00	2,525 00
State	108,372 82	97,200 00	99,331 00
this State.....	10,725 00	10,000 00	10,000 00
s State	48,287 81	45,500 00	47,325 00
this State.....	33,920 60	31,000 00	31,827 50
United	10,623 67	10,000 00	10,000 00
	<u>\$235,771 02</u>	<u>\$221,200 00</u>	<u>\$226,838 50</u>

Deposits in banks or trust companies.....	226,838 50
and	41,659 48
assets, not included above, viz.:	5,531 98
accrued	\$5,690 56
and fixtures.....	50 00
	<u>5,710 56</u>
	<u><u>\$728,885 52</u></u>

LIABILITIES.

Due depositors, viz.:	
.....	\$688,647 25
credited for the six months ending with December	11,617 99
	<u>\$695,265 24</u>
	<u>38,120 19</u>
	<u><u>\$728,885 52</u></u>

CASH TRANSACTIONS DURING THE YEAR 1894.**RECEIPTS.**

Deposits in banks and in banks or trust companies, January 1, 1894,	
Transactions of the day	\$30,245 78
Contributions, not including interest credited	309,174 58
Interest on loans, deposits and investments.....	30,996 38
Dividends	22,800 00
Redemption of stocks	5,600 00
Interest repaid	14,000 00
	<u>\$412,216 64</u>

PAYMENTS.

Interest, including interest paid to them.....	\$256,563 38
On bonds and mortgages.....	78,650 00
On stocks and other securities.....	14,000 00

REPORT ON SAVINGS BANKS.

For stocks and bonds purchased, par value, \$11,000; cost, including premiums, commissions, etc.....	\$11,363 05
For interest (other than interest payments to depositors)	248 92
For current expenses of the bank, viz : Salaries.....	\$8,430 00
For expenses of banking house or rent of banking rooms..	521 17
For other expenses.....	149 71
	4,193 88
Cash on hand and in banks or trust companies, December 31, 1894, after transactions of the day.....	47,191 46
	<u>\$412,216 64</u>

STATISTICAL INFORMATION.

Number of open accounts, January 1, 1895.....	2,579
Number of accounts opened or reopened during the year 1894..	539
Number of accounts closed during the year 1894.....	379
Total number of deposits received during the year 1894.....	3,783
Total number of payments to depositors during the year 1894..	3,577
Amount deposited during the year 1894, not including interest credited for that period	\$309,174 58
Amount withdrawn during the year 1894.....	256,563 33
Amount of interest credited and paid for the year 1894, viz.:	
July, 1894.....	\$10,846 98
January, 1895.....	11,617 93
Credited at other periods.....	23 29
	22,488 13
Average amount of each account, January 1, 1895.....	269 59
Largest amount due any one depositor, January 1, 1895, exclusive of interest and of any deposits made by order of a court of record or of a surrogate.....	5,160 00
Number of such accounts which exceeded \$3,000.....	18

Rate per cent. of dividends or interest to depositors during the year 1894,
4 per cent.

35. CITY SAVINGS BANK OF BROOKLYN.

[Corner Fourth and Flatbush avenues; Incorporated 1884.]

REMSEN RUSHMORE, *President.*

FREDERICK H. WEBSTER, *Treasurer.*

TRUSTEES.

FRANCIS O. AFFELD,
EUGENE G. BLACKFORD,
JACOB G. DETTMER,
CHARLES A. MOORE,
HORATIO S. STEWART,
CHARLES E. TEALE,
STEWART L. WOODFORD,
WILLIAM BARKNESS,

EUGENE L. MAXWELL,
DAVID R. MORSE,
REMSEN RUSHMORE,
W. S. SILLCOCKS,
TIMOTHY L. WOODRUFF,
WILLIAM H. WILLIAMS,
FREDERICK H. WEBSTER,
JOHN DELMAR,
REUBEN LELAND.

LEONARD MOODY,
THEOPHILUS OLENA,
NATHAN T. SPRAGUE,
WILLIAM S. TAYLOR,
PERCY G. WILLIAMS,
WILLIAM WILSON,
WILLIAM H. HAZZARD,
EDWIN A. CRUIKSHANK.

FINANCIAL.

RESOURCES.

Bonds and mortgages.....			\$262,050 00
Stock investments, viz.:			
Stocks and bonds.	Cost.	Par value.	Estimated market value.
Cities in this State	\$24,880 00	\$21,000 00	\$23,197 30
Towns in this State	96,748 35	95,891 00	96,090 78
Villages in this State	12,592 61	11,350 00	11,561 55
School district.....	10,475 52	10,450 00	11,525 45
	<u>\$144,704 47</u>	<u>\$38,691 00</u>	<u>\$147,775 88</u>
			147,775 33

KINGS COUNTY.

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deposit in banks or trust companies.....	\$38,427 65
hand	2,743 90
assets, not included above, viz.: Interest accrued....	4,430 19
	<u>\$450,427 12</u>

LIABILITIES.

due depositors, viz.:

total	\$420,401 14
at credited for the six months ending with December 31, 1894	6,868 96
	<u>\$436,265 10</u>
	14,162 02
	<u>\$450,427 12</u>

CASH TRANSACTIONS DURING THE YEAR 1894.

RECEIPTS.

hand and in banks or trust companies, January 1, before transactions of the day	\$45,649 16
depositors, not including interest credited	296,077 81
interest on loans, deposits and investments.....	18,651 09
mortgages	14,650 00
redemption of stocks	18,300 00
	<u>\$388,328 06</u>

PAYMENTS.

depositors, including interest paid to them	\$247,426 34
payments on bonds and mortgages	46,000 00
bonds and bonds purchased, par value, \$53,000; cost, including premiums, commissions, etc.....	53,000 00
interest (other than interest payments to depositors)	479 23
general expenses of the bank, viz.:	
rent	\$2,479 04
expenses of banking house or rent of banking rooms..	1,016 66
other expenses.....	597 75
	<u>4,093 45</u>
payments, viz.: Premiums on bonds purchased	1,157 50
hand and in banks or trust companies, December 31, after transactions of the day	36,171 55
	<u>\$388,328 06</u>

STATISTICAL INFORMATION.

number of open accounts, January 1, 1895	2,544
of accounts opened or reopened during the year 1894....	844
of accounts closed during the year 1894.....	635
number of deposits received during the year 1894	5,618
number of payments to depositors during the year 1894..	4,396
deposited during the year 1894, not including interest withdrawn for that period.....	\$296,077 81
withdrawn during the year 1894	247,426 34
of interest credited and paid for the year 1894, viz.:	
to depositors	\$6,909 33
for 1894	6,263 96
	<u>13,073 29</u>

REPORT ON SAVINGS BANKS.

Average amount of each account, January 1, 1895.....	\$171 46
Largest amount due any one depositor, January 1, 1895, exclusive of interest and of any deposits made by order of a court of record or of a surrogate.....	5,500 00
Number of such accounts which exceeded \$3,000.....	2

Rate per cent. of dividends or interest to depositors during the year 1894, 3 and 4 per cent.

36. DIME SAVINGS BANK OF BROOKLYN.

[Court and Remsen streets; incorporated 1869.]

BENJ. H. HUNTINGTON, *President*.

JOHN W. HUNTER, *Treasurer*.

TRUSTEES.

ALANSON TRASK,
EDWARD MERRITT,
JOHN W. HUNTER,
GEORGE W. BERGEN,
J. PIERPONT LORD,
A. H. W. VAN SICLEN,
J. LAWRENCE MARCELLUS,
BENJ. H. HUNTINGTON,

JAMES HALL,
JAMES E. DEAN,
GEORGE H. SOUTHARD,
JOHN TRUSLOW,
EDWARD H. KELLOGG,
JACOB COLE,
DANIEL F. FERNALD,

WILLIAM H. WALLACE,
JOHN E. LEECH,
THOMAS T. BARR,
WALTER T. HATCH,
GEORGE W. CHAUNCEY,
DAVID W. LEWIS,
CORNELIUS N. HOAGLAND,
WILLIAM C. WALLACE.

FINANCIAL.

RESOURCES.

Bonds and mortgages.. .. .	\$9,445,692 00
Stock investments, viz.:	

<i>Stocks and bonds.</i>	<i>Cost.</i>	<i>Par value.</i>	<i>Estimated market value.</i>
United States	\$1,508,322 50	\$1,500,000 00	\$1,698,750 00
State of Indiana	409,340 00	400,000 00	400,000 00
State of Connecticut.....	505,000 00	500,000 00	505,000 00
State of Missouri.....	750,673 28	736,000 00	736,000 00
State of Kansas.....	8,552 75	8,558 75	8,558 75
Cities in other States.....	184,025 00	170,000 00	185,300 00
Cities in this State.....	3,431,402 49	3,329,500 00	3,498,595 00
Counties in this State.....	992,627 00	970,000 00	1,015,900 00
Towns in this State	875,587 25	861,000 00	943,450 00
	<u>\$8,680,487 27</u>	<u>\$8,470,000 75</u>	<u>\$8,981,584 75</u>

Banking house and lot, cost, \$285,000; estimated present value,	250,000 00
Cash on deposit in banks or trust companies	1,188,572 27
Cash on hand	257,210 47
All other assets, not included above, viz.: Interest accrued....	201,578 00

\$20,324,688 19

LIABILITIES.

Amount due depositors, viz.:

Principal	\$18,330,282 87
Interest credited for the six months ending with December 31, 1894	845,114 81
	<u>\$18,675,397 68</u>
Surplus	1,649,240 51
	<u>\$20,324,638 19</u>

KINGS COUNTY.

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CASH TRANSACTIONS DURING THE YEAR 1894.

RECEIPTS.

Cash on hand and in banks or trust companies, January 1, 1894, before transactions of the day	\$1,731,369 10
From depositors, not including interest credited	5,535,132 99
From interest on loans, deposits and investments	729,317 99
From rents from banking house.....	2,482 51
From mortgages.....	676,800 00
From redemption of stocks.....	857,217 95
From all other sources, viz.:	
Insurance premium returned.....	\$10 20
Overdraft repaid.....	2 38
	<hr/> 12 58
	<hr/> \$9,532,383 10 <hr/>

PAYMENTS.

To depositors, including interest paid to them	\$5,515,508 89
For loans on bonds and mortgages	1,456,600 00
For stocks and bonds purchased, par value, \$991,000; cost, including premiums, commissions, etc.	1,047,489 10
For interest (other than interest payments to depositors).....	1,140 83
For current expenses of the bank, viz.: Salaries.....	\$48,950 00
For expenses of banking house or rent of banking rooms..	4,684 98
For other expenses.....	12,004 94
	<hr/> 65,639 92
Other payments, viz.: Short cash	172 00
Cash on hand and in banks or trust companies, December 31, 1894, after transactions of the day	1,445,782 84
	<hr/> \$9,532,383 10 <hr/>

STATISTICAL INFORMATION.

Number of open accounts, January 1, 1895.....	55,387
Number of accounts opened or reopened during the year 1894,	8,353
Total number of accounts closed during the year 1894.....	8,459
Total number of deposits received during the year 1894.....	66,397
Total number of payments to depositors during the year 1894,	60,642
Amount deposited during the year 1894, not including interest credited for that period	\$5,535,132 99
Amount withdrawn during the year 1894.....	5,515,508 89
Amount of interest credited and paid for the year 1894, viz.:	
July, 1894.....	\$334,927 16
January, 1895	345, 14 81
	<hr/> 680,041 97
Average amount of each account, January 1, 1895.....	387 48
Largest amount due any one depositor, January 1, 1895, exclusive of interest and of any deposits made by order of a court of record or of a surrogate.....	4,750 00
Number of such accounts which exceeded \$3,000.....	22

Rate per cent. of dividends or interest to depositors during the year 1894, 4 per cent.

37. DIME SAVINGS BANK OF WILLIAMSBURGH, BROOKLYN.

[32 Broadway ; Incorporated 1864.]

ROBINSON GILL, *President.*HENRY GECKLER, *Asst. Secretary.***TRUSTEES.**ROBINSON GILL,
ROBERT THOMAS,
CHARLES HUBBELL,
COULSON SHEPHERD,
W. GRANDY,G. I. TOTTEN,
GEORGE NICHOLS,
ISAAC HICKS,
JOHN MOLLENHAUER,
W. P. STURGES,JAMES BOUGHTON,
ELIJAH CABLE,
JOSEPH APPELEGATE,
D. N. HANSON,
JACOB F. HEALEY.**FINANCIAL.****RESOURCES.**

Bonds and mortgages.....				\$1,827,370 00
Stock investments, viz.:				
<i>Stocks and bonds.</i>	<i>Cost.</i>	<i>Par value.</i>	<i>Estimated market value.</i>	
United States	\$113,659 19	\$100,000 00	\$116,167 50	
Cities in this State.....	63,746 94	474,500 00	540,366 90	
Counties in this State	1,263 00	1,000 00	1,072 40	
Towns in this State.....	23,273 50	30,900 00	36,553 97	
	<u>\$756,939 63</u>	<u>\$606,400 00</u>	<u>\$694,090 77</u>	694,090 77
Banking house and lot, cost, \$90,571.57; estimated present value,				70,000 00
Cash on deposit in banks or trust companies.....				224,158 46
Cash on hand.....				19,033 31
All other assets, not included above, viz.: Interest accrued....				14,944 25
				<u>\$2,849,596 79</u>

LIABILITIES.

Amount due depositors, viz.:

Principal	\$2,123,177 45	
Inter. at credited for the six months ending with December 31, 1894.....	34,759 95	
		\$2,157,937 40
Surplus		191,659 39
		<u>\$2,349,596 79</u>

CASH TRANSACTIONS DURING THE YEAR 1894.**RECEIPTS.**

Cash on hand and in banks or trust companies, January 1, 1894, before transactions of the day.....	\$193,749 31
From depositors, not including interest credited.....	787,952 81
From interest on loans, deposits and investments.....	107,944 08
From rents from banking house.....	532 00
From mortgages.....	129,250 00
From redemption of stocks.....	57,500 00
From all other sources, viz : Satisfaction of mortgage.....	37 50
	<u>\$1,276,965 70</u>

PAYMENTS.

To depositors, including interest paid to them.....	\$306,676 18
For loans on bonds and mortgages ..	81,500 00
For stocks and bonds purchased, par value, \$113,000; cost, including premiums, commissions, etc.....	183,247 19
For interest (other than interest payments to depositors).....	245 81

KINGS COUNTY.

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Current expenses of the bank, viz : Salaries	\$10,200 07	
Expenses of banking house or rent of banking rooms..	983 38	
Other expenses	941 87	
		\$12,104 75
On hand and in banks or trust companies, December 31,		
4, after transactions of the day		248,191 77
		<u>\$1,276,965 70</u>

STATISTICAL INFORMATION.

Number of open accounts, January 1, 1895	8,957
Number of accounts opened or reopened during the year 1894..	1,558
Number of accounts closed during the year 1894	1,666
Number of deposits received during the year 1894	12,508
Number of payments to depositors during the year 1894 ..	8,827
Amount deposited during the year 1894, not including interest	
deducted for that period	\$787,952 81
Amount withdrawn during the year 1894	806,676 18
Amount of interest credited and paid for the year 1894, viz.:	
By, 1894	\$38,835 65
January, 1895	34,759 95
	68,595 80
Average amount of each account, January 1, 1895	240 09
Least amount due any one depositor, January 1, 1894, exclu-	
sive of interest and of any deposits made by order of a court	
record or of a surrogate	3,000 00

Percentage of dividends or interest to depositors during the year 1894, 8 1/2 per cent.

38. EAST BROOKLYN SAVINGS BANK, BROOKLYN.

[643 Myrtle avenue; incorporated 1860.]

WAS J. ATKINS, *Vice-President.*

EUGENE F. BARNES, *Treasurer.*

TRUSTEES.

WAS LOCK,
WAS R. JAMES,
WAS A. PECK,
WAS J. ATKINS,
WAS GRAHAM,
WAS F. BARNES,

P. F. O'BRIEN,
DANIEL A. ELDREDGE,
R. J. OWENS,
LESTER W. BEASLEY,
JOHN W. JAMES,

JOHN H. IRELAND,
ALEX. HUTCHINS,
CHARLES T. GEYER,
DAVID BARNETT,
JAMES N. BROWN,
JOHN H. ROWLAND.

FINANCIAL.

RESOURCES.

Real estate and mortgages

	Cost.	Par value.	Estimated market value.
U. S. bonds	\$114, 23 45	\$100,000 00	\$115,000 00
of Delaware	54,000 00	50,000 00	51,000 00
of Indiana	51,250 00	50,000 00	50,500 00
In other States	181,300 00	180,000 00	181,950 00
In this State	260,675 00	250,000 00	260,540 00
Less in this State	190,627 50	182,000 00	187,860 00
In this State	82,118 30	80,000 00	82,200 00
Less in this State	29,357 50	27,000 00	27,300 00
in district	29,354 45	26,000 00	28,210 00
	<u>\$943,066 20</u>	<u>\$390,000 00</u>	<u>\$970,374 00</u>
			970,374 00

REPORT ON SAVINGS BANKS.

Banking house and lot, cost, \$48,741.60; estimated present value,	\$35,000 00
Cash on deposit in banks or trust companies.....	152,024 28
Cash on hand.....	83,928 12
All other assets, not included above, viz.: Interest accrued.....	18,049 73
	<u>\$2,378,026 13</u>

LIABILITIES.

Amount due depositors, viz.:

Principal	\$2,157,733 02	
Interest credited for the six months ending with December 31, 1894	39,303 45	
		\$2,176,934 47
Surplus		201,091 66
		<u>\$2,378,026 13</u>

CASH TRANSACTIONS DURING THE YEAR 1894.

RECEIPTS.

Cash on hand and in banks or trust companies, January 1, 1894, before transactions of the day	\$188,844 68
From depositors, not including interest credited	864,437 90
From interest on loans, deposits and investments.....	96,763 83
From rents from banking house.....	552 00
From mortgages	78,500 00
From redemption of stocks	8,000 00
From stocks sold, par value, \$50,000; amount received therefor,	50,000 00
	<u>\$1,282,103 41</u>

PAYMENTS.

To depositors, including interest paid to them.....	\$883,023 40
For loans on bonds and mortgages.....	97,100 00
For stocks and bonds purchased, par value, \$90,000; cost, including premiums, commissions, etc.....	102,829 70
For interest (other than interest payments to depositors).....	6 26
For current expenses of the bank, viz.: Salaries	\$10,202 00
For expenses of banking house or rent of banking rooms	863 45
For other expenses.....	2,126 70
	<u>18,191 16</u>
Cash on hand and in banks or trust companies, December 31, 1894, after transactions of the day	185,953 40
	<u>\$1,282,103 41</u>

STATISTICAL INFORMATION.

Number of open accounts, January 1, 1895	8,291
Number of accounts opened or reopened during the year 1894,	1,799
Number of accounts closed during the year 1894.....	1,592
Total number of deposits received during the year 1894	14,870
Total number of payments to depositors during the year 1894..	14,314
Amount deposited during the year 1894, not including interest credited for that period	\$864,437 90
Amount withdrawn during the year 1894	883,023 89

KINGS COUNTY.

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Amount of interest credited and paid for the year 1894, viz.:

July, 1894.....	\$35,091 44	
January, 1895.....	39,223 45	
Credited at other periods.....	85 13	
		\$72,879 02
Average amount of each account, January 1, 1895.....		262 56
Largest amount due any one depositor, January 1, 1895, exclusive of interest and of any deposits made by order of a court of record or of a surrogate.....		5,589 55
Number of such accounts which exceeded \$3,000.....		5

Rate per cent. of dividends or interest to depositors during the year 1894, 3½ and 4 per cent.

39. EAST NEW YORK SAVINGS BANK, BROOKLYN.

[2644 Atlantic avenue; incorporated 1868.]

FREDERICK MIDDENDORF, *President.*

JOHN M. LINZ, *Treasurer.*

TRUSTEES.

FRED MIDDENDORF,
FRANK L. CAMM,
RUDOLPH REIMER,
FRANK C. LANG,
C. F. COLYER,

C. W. COLYER,
GEORGE W. PALMER,
A. A. WEMMELL,
DAVID HOPKINS,
FRED D. HART,

CHARLES H. WADSWORTH,
JOHN W. EARL,
LOUIS A. TRANBERG,
BERNARD CORRIGAN,
JOHN W. NILES.

FINANCIAL.

RESOURCES.

Bonds and mortgages..... \$433,900 00
Stock investments, viz.:

<i>Stocks and bonds.</i>	Cost.	Par value.	Estimated market value.	
Cities in this State.....	\$168,597 76	\$37,800 00	\$146,761 00	
Counties in this State.....	1,198 14	5,500 00	5,890 00	
Towns in this State.....	73,759 65	67,401 00	71,218 00	
Villages in this State.....	37,953 00	80,000 00	83,460 00	
	<u>\$337,508 53</u>	<u>\$290,703 00</u>	<u>\$307,269 00</u>	307,269 00

Banking house and lot, cost, \$25,248.06; estimated present value..... 25,000 00
Cash on deposit in banks or trust companies..... 75,673 90
Cash on hand..... 4,073 18
All other assets, not included above, viz.:

Interest accrued.....	\$10,666 60	
Furniture and fixtures.....	1,000 00	
		11,666 60
		<u>\$857,582 68</u>

LIABILITIES.

Amount due depositors, viz.: Principal..... \$779,073 45
Other liabilities, viz.: Interest accrued on deposits to January 1, 1895..... 6,500 00
Surplus..... 72,009 23
\$857,582 68

REPORT ON SAVINGS BANKS.

CASH TRANSACTIONS DURING THE YEAR 1894.

RECEIPTS.

Cash on hand and in banks or trust companies, January 1, 1894, before transactions of the day	\$27,873 34
From depositors, not including interest credited	353,529 62
From interest on loans, deposits and investments	41,609 68
From rents from banking house.....	808 00
From mortgages	31,750 00
From redemption of stocks	16,803 00
	<hr/>
	\$472,373 64

PAYMENTS.

To depositors, including interest paid to them	\$349,260 36
For loans on bonds and mortgages	25,200 00
For stocks and bonds purchased, par value, \$12,600; cost, including premiums, commissions, etc.	13,261 50
For interest (other than interest payments to depositors)	252 00
	<hr/>
For current expenses of the bank, viz.: Salaries.....	\$1,670 00
For expenses of banking house or rent of banking rooms.....	381 55
For other expenses.....	601 15
	<hr/>
	4,652 70
Cash on hand and in banks or trust companies, December 31, 1894, after transactions of the day	79,747 68
	<hr/>
	\$472,373 64

STATISTICAL INFORMATION.

Number of open accounts January 1, 1895.....	3,387
Number of accounts opened or reopened during the year 1894.....	735
Number of accounts closed during the year 1894.....	660
Total number of deposits received during the year 1894.....	5,061
Total number of payments to depositors during the year 1894..	4,509
Amount deposited during the year 1894, not including interest credited for that period	\$353,529 62
Amount withdrawn during the year 1894.....	349,260 36
Amount of interest credited and paid for the year 1894, viz.:	
April, 1894.....	\$11,944 44
October, 1895.....	12,146 08
	<hr/>
	24,090 52
Average amount of each account, January 1, 1895	230 00
Largest amount due any one depositor, January 1, 1895, exclu- sive of interest and of any deposits made by order of a court of record or of a surrogate	5,224 72
Number of such accounts which exceeded \$3,000.....	5

Rate per cent. of dividends or interest to depositors during the year 1894.
3 and 4 per cent.

40. GERMANIA SAVINGS BANK OF KINGS COUNTY, BROOKLYN.

[375-379 Fulton street; incorporated 1867.]

AUGUSTUS KNOTH, *Vice-President.*FREDERICK KOCH, *Secretary.***TRUSTEES.**

F. A. SCHROEDER,
J. LEHRENKRAUSS,
E. L. GRAFF,
J. C. RICHARD,
AUG. JAHN,
P. H. REPPENHAGEN,

AUG. KURTH,
W. D. VEEDEN,
G. A. JAHN,
E. MUELDER,
CHARLES A. SCHIEREN,

C. F. EISENACH,
H. LINS,
JOHN W. RASCH,
HY. FRANK,
CHRISTOPHER FRIEDMAN,
JOSEPH C. HACKER.

FINANCIAL.**RESOURCES.**

Bonds and mortgages \$1,387,660 00
Stock investments, viz.:

<i>Stocks and bonds.</i>	Cost.	Par value.	Estimated market value.
State of Indiana.....	\$25,600 00	\$25,000 00	\$25,600 00
State of Idaho.....	26,875 00	25,000 00	27,810 00
Cities in this State.....	334,463	311,000 00	324,050 00
Counties in this State.....	25,927 00	25,000 00	26,000 00
Towns in this State.....	26,976 68	261,51 00	271,041 60
Villages in this State.....	181,53 00	121,000 00	136,380 00
School district.....	66,402 99	62,350 00	67,107 00
	<u>\$=78,414 80</u>	<u>\$832,501 00</u>	<u>\$877,418 60</u>

877,418 60

Amount loaned on stocks, as authorized by chapter 689, Laws
of 1892.....

24,000 00

Banking house and lot, cost, \$250,000; estimated present value.

245,000 00

Cash on deposit in banks or trust companies.....

158,694 62

Cash on hand.....

12,855 18

All other assets, not included above, viz.:

Interest accrued..... \$24,362 90
Rent accrued..... 153 18

24,515 08

\$2,730,143 48**LIABILITIES.**

Amount due depositors, viz.:

Principal..... \$2,480,964 33
Interest credited for the six months ending with December
31, 1894..... 41,563 14

\$2,522,526 47

Other liabilities, viz.: Contested taxes.....

7,470 89

Surplus.....

200,146 07

\$2,730,143 48**CASH TRANSACTIONS DURING THE YEAR 1894.****RECEIPTS.**

Cash on hand and in banks or trust companies, January 1, 1894,
before transactions of the day..... \$269,184 55
From depositors, not including interest credited..... 941,859 88
From interest on loans, deposits and investments..... 108,241 79

REPORT ON SAVINGS BANKS.

From rents from banking house.....	\$17,651 24
From mortgages.....	112,550 00
From redemption of stocks.....	89,694 00
From stocks sold, par value \$22,000; amount received therefor,	22,500 00
For loans repaid.....	61,000 00
From all other sources, viz.:	

Committee fees returned by mortgagors.....	\$1 00
Expenses refunded in the matter of Suspension Bridge....	227 86
Miscellaneous	110 30
	<hr/> 444 16
	<hr/> \$1,623,125 63

PAYMENTS.

To depositors, including interest paid to them.....	\$929,432 86
For loans on bonds and mortgages.....	100,800 00
For loans on stocks and other securities.....	64,000 00
For stocks and bonds purchased, par value, \$319,000; cost, including premiums, commissions, etc.....	328,152 20
For interest (other than interest payments to depositors).	2,909 61

For current expenses of the bank, viz.: Salaries	\$8,434 00
For expenses of banking house or rent of banking rooms..	14,716 31
For other expenses.....	2,297 25
	<hr/> 25,447 56

Other payments, viz.: Payments on new banking house.....	933 74
Cash on hand and in banks or trust companies, December 31, 1894, after transactions of the day.....	171,549 75
	<hr/> \$1,623,125 63

STATISTICAL INFORMATION.

Number of open accounts, January 1, 1895	8,018
Number of accounts opened or reopened during the year 1894.	1,347
Number of accounts closed during the year 1894	921
Total number of deposits received during the year 1894.....	9,933
Total number of payments to depositors during the year 1894..	8,067
Amount deposited during the year 1894, not including interest credited for that period.....	\$941,859 88
Amount withdrawn during the year 1894.....	929,432 86
Amount of interest credited and paid for the year 1894, viz.:	

July, 1894.....	\$40,306 53
January, 1895.....	41,562 14
	<hr/> 81,868 66

Average amount of each account, January 1, 1895.....	814 61
Largest amount due any one depositor, January 1, 1895, exclusive of interest and of any deposits made by order of a court of record or of a surrogate	3,677 50
Number of such accounts which exceeded \$3,000.....	23

Rate per cent. of dividends or interest to depositors during the year 1894, 3 and 4 per cent.

41. GERMAN SAVINGS BANK OF BROOKLYN.

[Broadway and Boerum street; incorporated 1886.]

LES NAEHER, President.**GEORGE S. BISHOP, Cashier.****TRUSTEES.**LES NAEHER,
AM DICK,
ZECHIEL,
GEORGE S. BISHOP,
MIN W. WILSON,JOHN H. SCHUMANN,
HENRY E. ROEHR,
JOHN L. GAUS,
FREDERICK ROEMMELE,LOUIS B. SCHULER,
HENRY S. HOLLINGSWORTH,
THEOBALD ENGELHARDT,
GEORGE H. FISHER,
PAUL WIEDMAN.**FINANCIAL.****RESOURCES.**

Real estate and mortgages.....	\$1,678,775 00
Stock investments, viz.:	

Stocks and bonds.	Cost.	Par value.	Estimated market value.
United States	\$58,738 75	\$53,000 00	\$57,620 00
City of Columbia	83,947 32	71,000 00	82,360 00
City of Missouri	1,168 30	1,000 00	1,000 00
City of Nebraska	51,281 25	50,000 00	50,500 00
City of Colorado (warrants) ...	26,472 89	5,212 08	25,212 28
Stocks in this State	932,944 30	843,500 00	941,600 00
Bonds in this State	263,612 45	252,000 00	259,820 00
	<u>\$1,418,115 26</u>	<u>\$1,335,712 28</u>	<u>\$1,418,842 28</u>

Banking house and lot, cost, \$97,000; estimated present value..	60,000 00
Amount on deposit in banks or trust companies ..	278,000 00
Amount on hand.....	44,091 50
Other assets, not included above, viz.: Interest accrued	36,622 79
	<u><u>\$3,516,831 57</u></u>

LIABILITIES.

Amount due depositors, viz.: Principal.....	\$3,199,459 59
Liabilities, viz.: Interest accrued on deposits from	
October 1, 1894, to January 1, 1895	24,795 80
Reserves	292,076 18
	<u><u>\$3,516,831 57</u></u>

CASH TRANSACTIONS DURING THE YEAR 1894.**RECEIPTS.**

Amount on hand and in banks or trust companies, January 1, 1894,	
More transactions of the day	\$236,008 88
Deposits from depositors, not including interest credited.....	1,399,123 70
Interest on loans, deposits and investments.....	142,427 64
Rents from banking house.....	2,062 00
Redemption of mortgages.....	152,000 00
Redemption of stocks.....	188,700 00
All other sources, viz.: Insurance advanced, repaid	14 00
	<u><u>\$2,115,830 72</u></u>

PAYMENTS.

Payments to depositors, including interest paid to them.....	\$1,424,457 59
Payments on bonds and mortgages.....	125,900 00
Stocks and bonds purchased, par value, \$208,000; cost,	
including premiums, commissions, etc.....	223,706 25
Interest (other than interest payments to depositors).....	1,074 50

REPORT ON SAVINGS BANKS.

For current expenses of the bank, viz: Salaries.....	\$11,840 00	
For expenses of banking house or rent of banking rooms..	2,622 98	
For other expenses.....	2,642 19	
		\$17,445 17
Loss on bonds sold.....		250 00
Other payments, viz.: Taxes advanced on mortgaged property,		405 73
Cash on hand and in banks or trust companies, December 31,		
1894, after transactions of the day.		322,091 50
		<u>\$2,115,830 72</u>

STATISTICAL INFORMATION.

Number of open accounts, January 1, 1895.....	13,273
Number of accounts opened or reopened during the year 1894..	2,912
Number of accounts closed during the year 1894.....	2,438
Total number of deposits received during the year 1894.....	18,655
Total number of payments to depositors during the year 1894..	17,836
Amount deposited during the year 1894, not including interest credited for that period	\$1,399,123 70
Amount withdrawn during the year 1894.....	1,424,457 58
Amount of interest credited and paid for the year 1894, viz.:	
April, 1894.....	\$51,994 37
October, 1894.....	5,091 14
	104,085 51
Average amount of each account, January 1, 1895.....	241 05
Largest amount due any one depositor, January 1, 1895, exclusive of interest and of any deposits made by order of a court of record or of a surrogate.....	8,023 00
Number of such accounts which exceeded \$3,000	1

Rate per cent. of dividends or interest to depositors during the year 1894, 8 and 4 per cent.

42. GREENPOINT SAVINGS BANK, BROOKLYN.

[305 Manhattan avenue, incorporated 1864.]

TIMOTHY PERRY, *President*.

ROBERT J. WHITTEMORE, *Secretary*.

TRUSTEES.

TIMOTHY PERRY,
ROBERT J. WHITTEMORE,
CHRISTIAN H. KOCH,

HARVEY E. TALMAGE,
JOHN D. FELTER,
CLAUS OLANDT,
MARVIN BRIGGS.

E. A. WALKER,
ADRIAN MESEKOLE,
NICHOLAS DROGE,

FINANCIAL

RESOURCES.

Bonds and mortgages.....			\$1,412,229 94
Stock investments, viz.:			
<i>Stocks and bonds.</i>	<i>Cost.</i>	<i>Par value.</i>	<i>Estimated market value.</i>
State of Kansas	\$40,350 00	\$30,000 00	\$3,300 00
Cities in this State	85,461 27	781,685 80	841,919 00
Counties in this State.....	50,485 00	50,000 00	50,000 00
Towns in this State.....	93,916 68	91,784 00	91,539 00
Villages in this State.....	123,425 45	118,000 00	120,530 00
	<u>\$1,173,049 40</u>	<u>\$1,071,462 80</u>	<u>\$1,187,298 00</u>
			1,187,298 00
Banking house and lot, cost, \$54,196.40; estimated present value,			50,000 00
Cash on deposit in banks or trust companies			147,128 84
Cash on hand			19,444 76
All other assets, not included above, viz.: Interest accrued...			80,651 91
			<u>\$3,796,742 95</u>

KINGS COUNTY.

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LIABILITIES.

Amount due depositors, viz.:

Principal	\$2,435,412 87	
Interest credited for the six months ending with December 31, 1894.....	42,115 14	
		\$2,467,528 01
Surplus.....		329,214 94
		<u>\$2,796,742 95</u>

CASH TRANSACTIONS DURING THE YEAR 1894.

RECEIPTS.

Cash on hand and in banks or trust companies, January 1, 1894, before transactions of the day	\$123,256 18
From depositors, not including interest credited	1,097,760 76
From interest on loans, deposits and investments	127,342 60
From rents from banking house.....	1,050 00
From mortgages	87,000 00
From redemption of stocks	11,784 00
	<u>\$1,448,193 54</u>

PAYMENTS.

To depositors, including interest paid to them	\$1,128,012 48
For loans on bonds and mortgages	41,200 00
For stocks and bonds purchased, par value, \$92,785.80; cost, including premiums, commissions, etc.	95,108 52
For interest (other than interest payments to depositors).....	1,124 82
For current expenses of the bank, viz.: Salaries.....	\$14,679 14
For expense of banking house or rent of banking rooms..	831 01
For other expenses.....	869 53
	16,179 67
Cash on hand and in banks or trust companies, December 31, 1894, after transactions of the day.....	166,573 10
	<u>\$1,448,193 54</u>

STATISTICAL INFORMATION.

Number of open accounts, January 1, 1895.....	8,797
Number of accounts opened or reopened during the year 1894.....	1,791
Number of accounts closed during the year 1894.....	1,838
Total number of deposits received during the year 1894.....	14,775
Total number of payments to depositors during the year 1894..	18,835
Amount deposited during the year 1894, not including interest credited for that period	\$1,097,760 76
Amount withdrawn during the year 1894.....	1,128,012 48
Amount of interest credited and paid for the year 1894, viz.:	
July, 1891.....	\$41,644 82
January, 1895.....	42,115 14
	88,729 46
Average amount of each account, January 1, 1895.....	280 49
Largest amount due any one depositor, January 1, 1895, exclusive of interest and of any deposits made by order of a court of record or of a surrogate	4,210
Number of such accounts which exceeded \$3,000.....	81

Rate per cent. of dividends or interest to depositors during the year 1894, 3 and 4 per cent.

43. KINGS COUNTY SAVINGS INSTITUTION, BROOKLYN.

[Corner Broadway and Bedford avenues; incorporated 1880.]

JAMES S. BEARNS, *President.*JACOB HENTZ, *Cashier.*

TRUSTEES.

JAMES S. BEARNS,
JAMES ROWELL,
CHRISTOPHER GRAY,
EDWARD MCGARVEY,
J. HENRY DICK,GEORGE B. MAGRATH,
JOHN LOUGHRAN,
RICHARD P. CARPENTER,
HUBERT G. TAYLOR,
GEORGE P. JACOBS,THEODORE E. GREEN,
W. S. LIPTVOLT,
WILLIAM D. CHASE,
W. J. G. BEARNS,
JOHN S. MCKEON.

FINANCIAL.

RESOURCES.

Bonds and mortgages..... \$2,809,620 00
 Stock investments, viz.:

<i>Stocks and bonds.</i>	<i>Cost.</i>	<i>Par value.</i>	<i>Estimated market value.</i>
United States.....	\$112,000 00	\$100,000 00	\$112,000 00
State of Missouri.....	100,000 00	200,000 00	200,000 00
Cities in this State.....	734,447 10	734,700 00	758,535 14
Counties in this State.....	778,000 00	778 000 00	801,843 40
	<u>\$1,844,447 00</u>	<u>\$1,810,700 00</u>	<u>\$1,873,393 54</u>

Banking house and lot, cost, \$142,637; estimated present value, 1,878,898 54
 Cash on deposit in banks or trust companies..... 85,000 00
 Cash on hand..... 377,130 80
 All other assets, not included above, viz.: Interest accrued... 25,469 73
 87,467 48

\$5,208,086 54

LIABILITIES.

Amount due depositors, viz.:

Principal..... \$4,630,666 77
 Interest credited for the six months ending with December
 31, 1894..... 75,853 65

Surplus..... \$4,706,820 42
 501,266 12

\$5,208,086 54

CASH TRANSACTIONS DURING THE YEAR 1894.

RECEIPTS.

Cash on hand and in banks or trust companies, January 1, 1894,
 before transactions of the day..... \$463,003 85
 From depositors, not including interest credited..... 1,285,498 18
 From interest on loans, deposits and investments..... 230,311 50
 From rents from banking house..... 966 68
 From mortgages..... 307,600 00
 From redemption of stocks..... 452,500 00
 From all other sources, viz.: For lighting clock tower..... 59 00

\$2,740,019 21

PAYMENTS.

To depositors, including interest paid to them..... \$1,471,603 80
 For loans on bonds and mortgages..... 127,000 00
 For stocks and bonds purchased, par value, \$699,000; cost,
 including premiums, commissions, etc..... 719,954 25
 For interest (other than interest payments to depositors)..... 2,763 19

KINGS COUNTY.

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For current expenses of the bank, viz.: Salaries	\$11,900 00	
For expenses of banking house or rent of banking rooms..	3,888 44	
For other expenses.....	1,015 01	
		\$16,098 45
Cash on hand and in banks or trust companies, December 31, 1894, after transactions of the day		402,600 52
		<u>\$2,740,019 21</u>

STATISTICAL INFORMATION.

Number of open accounts, January 1, 1895	11,011
Number of accounts opened or reopened during the year 1894..	1,372
Number of accounts closed during the year 1894	1,709
Total number of deposits received during the year 1894	11,389
Total number of payments to depositors during the year 1894..	12,197
Amount deposited during the year 1894, not including interest credited for that period.....	\$1,285,498 18
Amount withdrawn during the year 1894.....	1,471,602 80
Amount of interest credited and paid for the year 1894, viz.: .	
July, 1894	\$74,880 75
January, 1895	75,868 65
	150,234 40
Average amount of each account, January 1, 1895	427 46
Largest amount due any one depositor, January 1, 1895, exclusive of interest and of any deposits made by order of a court of record or of a surrogate	3,750 00
Number of such accounts which exceeded \$3,000.....	4

Rate per cent. of dividends or interest to depositors during the year 1894, per cent.

44. SOUTH BROOKLYN SAVINGS INSTITUTION, BROOKLYN.

[160 and 162 Atlantic street; incorporated 1850]

ALEXANDER E. ORR, *President.*

CLARENCE S. DUNNING, *Secretary.*

TRUSTEES.

MRS C. ATWATER,
MRS S. BAILEY,
SEPH E. BROWN,
MUEL E. HOWARD,
EX MUNN,
ARLES H. PARSONS,
ARLES A. TOWNSEND,
MRS W. WHITNEY,

L. S. BURNHAM,
HENRY C. HULBURT,
R. H. LAMBEER,
ALEX. E. ORR,
J. S. T. STRANAHAN,
GEORGE P. STOCKWELL,
W. M. AIKMAN,
CHARLES A. DENNY,
HENRY D. ATWATER.

GEORGE MYGATT,
WILLIAM PATE,
F. H. TROWBRIDGE,
JAMES P. WALLACE,
H. S. ANDERSON,
ISAAC H. CARY,
FRANCIS L. HINE,
ALBRO J. NEWTON,

FINANCIAL.

RESOURCES.

Real estate and mortgages.....	\$4,080,750 00
Stock investments, viz.:	

<i>Stocks and bonds.</i>	<i>Cost.</i>	<i>Par value.</i>	<i>Estimated market value.</i>
United States	\$3,087,765 00	\$1,989,000 00	\$2,361,120 00
District of Columbia.....	565,822 00	500,000 00	550,000 00
State of Missouri.....	414,880 00	400,000 00	410,000 00
State of Maryland.....	310,850 00	300,000 00	300,000 00
State of Indiana.....	202,435 60	200,000 00	200,000 00
State of Massachusetts.....	591,700 00	500,000 00	500,000 00
Bonds in other States	595,151 00	550,000 00	590,710 00
Bonds in this State	3,383,441 84	3,308,900 00	3,663,410 00
Securities in this State	678,180 00	650,500 00	614,100 00
	<u>\$9,861,174 94</u>	<u>\$8,498,400 00</u>	<u>\$9,184,840 00</u>

REPORT ON SAVINGS BANKS.

Banking house and lot, cost, \$198,000; estimated present value,	\$75,000 00
Cash on deposit in banks or trust companies.....	477,541 36
Cash on hand.....	140,245 04
All other assets, not included above, viz.: Interest accrued	165,892 11
	<u>\$14,073,768 51</u>

LIABILITIES.

Amount due depositors, viz.:

Principal.....	\$11,981,820 77
Interest credited for the six months ending with December 31, 1894.....	26,891 00
	<u>\$12,208,211 77</u>
Surplus.....	1,865,556 74
	<u>\$14,073,768 51</u>

CASH TRANSACTIONS DURING THE YEAR 1894.

RECEIPTS.

Cash on hand and in banks or trust companies, January 1, 1894, before transactions of the day.....	\$906,591 78
From depositors, not including interest credited.....	8,236,320 93
From interest on loans, deposits and investments.....	539,844 40
From rents from banking house.....	2,557 68
From mortgages.....	334,500 00
From redemption of stocks.....	377,000 00
From loans repaid.....	80,000 00
	<u>\$5,556,814 79</u>

PAYMENTS.

To depositors, including interest paid to them.....	\$3,319,692 06
For loans on bonds and mortgages.....	811,000 00
For stocks and bonds purchased, par value, \$1,165,000; cost, including premiums, commissions, etc.....	1,228,066 70
For interest (other than interest payments to depositors).....	2,823 54
For current expenses of the bank, viz.: Salaries.....	\$34,700 00
For expenses of banking house or rent of banking rooms..	8,768 18
For other expenses.....	3,977 91
	<u>47,446 09</u>
Cash on hand and in banks or trust companies, December 31, 1894, after transactions of the day.....	617,766 40
	<u>\$5,556,814 79</u>

STATISTICAL INFORMATION.

Number of open accounts, January 1, 1895.....	26,938
Number of accounts opened or reopened during the year 1894..	4,264
Number of accounts closed during the year 1894.....	4,243
Total number of deposits received during the year 1894.....	33,353
Total number of payments to depositors during the year 1894..	35,694
Amount deposited during the year 1894, not including interest credited for that period.....	\$3,236,820 93
Amount withdrawn during the year 1894.....	8,819,692 06
Amount of interest credited and paid for the year 1894, viz.:	
July, 1894.....	\$230,780 55
January, 1895.....	236,391 00
	<u>447,171 55</u>

KINGS COUNTY.

99

Average amount of each account, January 1, 1895.....	\$453 19
Largest amount due any one depositor, January 1, 1895, exclusive of interest and of any deposits made by order of a court of record or of a surrogate.....	8,500 00
Number of such accounts which exceeded \$3,000.....	198

Rate per cent. of dividends or interest to depositors during the year 1894,
 1 per cent.

45. WILLIAMSBURGH SAVINGS BANK, BROOKLYN.

[175 Broadway ; incorporated 1851.]

J. V. MESEROLE, *President*.

OLIVER P. MILLER, *Cashier*.

TRUSTEES.

FRANKLIN WHITING,
 HORACE M. WARREN,
 WILLIAM E. HORWILL,
 CHARLES W. COOPER,
 EZRA B. TUTTLE,

WILLIAM LAMB,
 JEREMIAH V. MESEROLE,
 MITCHELL N. PACKARD,
 ABRAM COOKE,
 PETER WYCKOFF,

BRAINARD G. LATIMER,
 ANDREW D. BAIRD,
 CORNELIUS H. TIEBOUT,
 SAMUEL M. MEEKER,
 ISAAC C. D. BEVOISE.

FINANCIAL.

RESOURCES.

Bonds and mortgages.....	\$14,167,828 70
Stock investments, viz.:	

<i>Stocks and bonds.</i>	<i>Cost.</i>	<i>Par value.</i>	<i>Estimated market value.</i>	
United States.....	\$1,354,000 00	\$1,354,000 00	\$1,488,100 00	
State of Missouri.....	6,000 00	6,000 00	6,000 00	
State of Indiana.....	1,500,000 00	1,500,000 00	1,500,000 00	
State of Massachusetts.....	10,000 00	10,000 00	10,300 00	
State of New Hampshire.....	210,500 00	210,500 00	24,372 50	
State of New Jersey.....	9,000 00	9,000 00	9,517 50	
State of Connecticut.....	1,000,000 00	1,000,000 00	1,000,000 00	
Cities in this State.....	8,483,100 00	8,483,100 00	10,273,507 50	
Counties in this State.....	1,426,900 00	1,426,900 00	1,507,365 00	
Towns in this State.....	180,500 00	180,500 00	180,500 00	
	<u>\$4,130,000 00</u>	<u>\$14,130,000 00</u>	<u>\$16,193,662 50</u>	
				16,196,662 50
Banking house and lot, cost, \$689,000; estimated present value,				250,000 00
Other real estate, cost, \$29,032.24 ; estimated present value....				29,032 24
Cash on deposit in banks or trust companies.....				2,145,817 05
Cash on hand.....				675,298 84
All other assets, not included above, viz.: Interest accrued....				866,527 28
				<u>\$33,831,166 61</u>

LIABILITIES.

Amount due depositors, viz.:

Principal.....	\$37,670,290 11
Interest credited for the six months ending with December 31, 1894.....	440,845 89
	<u>\$38,120,136 00</u>
Surplus	5,711,030 61
	<u>\$33,831,166 61</u>

REPORT ON SAVINGS BANKS.

CASH TRANSACTIONS DURING THE YEAR 1894.

RECEIPTS.

Cash on hand and in banks or trust companies, January 1, 1894, before transactions of the day	\$1,862,489 79
From depositors, not including interest credited	7,169,871 44
From interest on loans, deposits and investments	1,482,540 81
From rents from other real estate	671 03
From mortgages	754,307 39
From redemption of stocks	497,000 00
From stocks sold, par value, \$100,000; amount received there- for	100,000 00
From all other sources, viz.: Real estate sold	1,514 14
	<hr/> <hr/>
	\$11,868,394 60

PAYMENTS.

To depositors, including interest paid to them	\$8,668,510 65
For loans on bonds and mortgages	94,169 59
For stocks and bonds purchased, par value, \$200,000; cost, in- cluding premiums, commissions, etc.	208,400 00
For interest (other than interest payments to depositors)	1,594 52
For current expenses of the bank, viz.: Salaries	\$57,688 44
For expenses of banking house or rent of banking rooms ..	10,134 28
For other expenses	6,489 34
	<hr/>
	68,462 06
For real estate acquired by foreclosure, or in settlement of debts due the bank	4,605 79
For taxes on real estate, except banking house	569 58
For repairs and other incidental expenses on real estate, except banking house	699 11
Other payments, viz.: Short cash.	267 41
Cash on hand and in banks or trust companies, December 31, 1894, after transactions of the day	2,821,115 89
	<hr/> <hr/>
	\$11,868,394 60

STATISTICAL INFORMATION.

Number of open accounts, January 1, 1895	72,888
Number of accounts opened or reopened during the year 1894,	9,648
Number of accounts closed during the year 1894	10,136
Total number of deposits received during the year 1894	76,547
Total number of payments to depositors during the year 1894,	90,198
Amount deposited during the year 1894, not including interest credited for that period	\$7,169,871 44
Amount withdrawn during the year 1894.	8,668,510 65
Amount of interest credited and paid for the year 1894, viz.:	
July, 1894	\$447,691 35
January, 1895	449,845 89
	<hr/>
	897,537 24
Average amount of each account, January 1, 1895	388 56
Largest amount due any one depositor, January 1, 1895, exclu- sive of interest and of any deposits made by order of a court of record or of a surrogate	5,000 00
Number of such accounts which exceeded \$3,000	27
	<hr/> <hr/>

Rate per cent. of dividends or interest to depositors during the year 1894,
8½ per cent.

MADISON COUNTY.

46. ONEIDA SAVINGS BANK, ONEIDA.

[105 Main street; incorporated 1866.]

D. G. DORRANCE, *President.*AMBROSE W. H'LL, *Secretary.*

TRUSTEES.

DANIEL G. DORRANCE,
HENRY S. KLOCK,
ALLEN S. WHITMAN,
THEODORE F. HAND,
CHARLES E. STEVENS,JAMES D. KILBOURNE,
HAZELIUS LOUCKS,
GEORGE BERRY,
CHRISTOPHER A. WALRATH,IVERS MUNROE,
C. WILL CHAPPELL,
THEODORE F. HAND, JR.,
ROSSELL B. DOWNING,
EUGENE E. COON.

FINANCIAL.

RESOURCES.

Bonds and mortgages	\$377,826 15
Stock investments, viz.:	

<i>Stocks and bonds.</i>	<i>Cost.</i>	<i>Par value</i>	<i>Estimated market value.</i>
United States.....	\$128,831 41	\$118,500 00	\$116,800 00
State of Missouri.....	10,122 09	10,000 00	10,000 00
State of Massachusetts	20,800 00	20,000 00	20,000 00
Cities in this State.....	94,971 43	88,000 00	87,865 00
Counties in this State.....	4,061 24	4,000 00	4,000 00
Towns in this State	103,514 85	100,000 00	100,500 00
Villages in this State.....	85,962 50	85,000 00	85,000 00
School district.....	33,195 78	31,000 00	31,000 00
	<u>\$481,251 32</u>	<u>\$450,000 00</u>	<u>\$453,165 00</u>

Banking house and lot, cost, \$29,933 83; estimated present value,	455,165 00
Other real estate, cost, \$3,087 89; estimated present value.....	29,000 00
Cash on deposit in banks or trust companies	7,071 28
Cash on hand	25,780 02
All other assets, not included above, viz.:	5,409 99

Interest accrued.....	\$9,314 07
Contracts, real estate	21,104 00
Judgment	1,500 00
Interest accrued on contracts.....	276 02
Interest accrued on judgment.....	45 00
Insurance advanced.....	52 50
	<u>42,191 59</u>

\$941,944 08

LIABILITIES.

Amount due depositors, viz.:

Principal	\$829,243 91
Interest credited for the six months ending with December 31, 1894.....	13,849 99

\$848,095 20

Other liabilities, viz.: Interest received but not due.	3,938 05
Surplus.....	94,910 78

\$941,944 08

CASH TRANSACTIONS DURING THE YEAR 1894.

RECEIPTS.

Cash on hand and in banks or trust companies, January 1, 1894, before transactions of the day.....	\$58,192 55
From depositors, not including interest credited	344,669 58
From interest on loans, deposits and investments.....	43,821 89
From rents from banking house.....	877 81

REPORT ON SAVINGS BANKS.

From rents from other real estate.....	\$422 78
From mortgages.....	26,471 85
From redemption of stocks.....	11,400 00
From stocks sold, par value, \$18,000; amount received therefor	18,275 00
From all other sources, viz.:	

Real estate sold.....	\$18,477 02
Exchange.....	10 87
Insurance advanced.....	288 97
Contracts.....	1,464 00
Profit and loss.....	1,116 10
Judgment.....	100 00
	<u>16,437 48</u>
	<u>\$520,388 92</u>

PAYMENTS.

To depositors, including interest paid to them.....	\$381,775 33
For loans on bonds and mortgages.....	37,275 00
For stocks and bonds purchased, par value, \$44,000; cost, including premiums, commissions, etc	44,575 00
For interest (other than interest payments to depositors).....	156 30
For current expenses of the bank, viz.: Salaries.....	\$3,210 00
For expenses of banking house or rent of banking rooms..	451 25
For other expenses.....	1,266 23
	<u>4,947 58</u>
For real estate acquired by foreclosure, or in settlement of debts due the bank.	3,842 78
For taxes on real estate, except banking house.....	197 13
For repairs and other incidental expenses on real estate, except banking house.....	183 48
Other payments, viz.:	
Insurance advanced.....	\$300 66
Contracts.....	15,765 00
Profit and loss.....	180 65
	<u>16,246 31</u>
Cash on hand and in banks or trust companies, December 31, 1894, after transactions of the day.....	31,190 01
	<u>\$520,388 92</u>

STATISTICAL INFORMATION.

Number of open accounts, January 1, 1895.....	3,597
Number of accounts opened or reopened during the year 1894.	876
Number of accounts closed during the year 1894	754
Total number of deposits received during the year 1894.....	5,351
Total number of payments to depositors during the year 1894..	5,350
Amount deposited during the year 1894, not including interest credited for that period.....	\$344,669 58
Amount withdrawn during the year 1894.....	381,775 33
Amount of interest credited and paid for the year 1894, viz :	
July, 1894.....	\$13,557 24
January, 1895	13,843 23
Credited at other periods.....	381 76
	<u>27,787 29</u>
Average amount of each account January 1, 1895.....	230 53
Largest amount due any one depositor, January 1, 1895, exclusive of interest and of any deposits made by order of a court of record or of a surrogate.....	3,831 63
Number of such accounts which exceeded \$3,000....	4

Rate per cent. of dividends or interest to depositors during the year 1894
3 to 4 per cent

MONROE COUNTY.

47. EAST SIDE SAVINGS BANK, ROCHESTER.

[Corner East, Main and Clinton streets; incorporated 1869]

IRA H. MORELEY, *President*.P. B. VIELE, *Secretary*.

TRUSTEES.

RECTOR MCLEAN,
EDMUND OCUMPAUGH,
RUMAN A. NEWTON,
M. MCFARLIN,
V. R. PETERS,

ERASTUS DARROW,
JOHN M. DAVY,
JIRAH B. MOSLEY,
EDWIN S. HAYWARD,
STEPHEN REMINGTON,

CASSIUS C. DAVY,
BENJAMIN E. CHASE,
ADOLPH F. SCHLICH,
LUCIUS S. MAY,
W. H. MATHEWS.

FINANCIAL.

RESOURCES.

Bonds and mortgages \$1,651,354 17
Stock investments, viz.:

<i>Stocks and bonds.</i>	Cost	Par value.	Estimated market value.
United States	\$93,966 85	\$80,000 00	\$93,600 00
District of Columbia	81,171 25	100,000 00	112,000 00
State of South Dakota	51,047 50	50,000 00	53,000 00
State of Wyoming	18,937 50	5,000 00	18,500 00
Cities in this State	16,175 99	14,600 00	15,755 44
Towns in this State	42,610 00	41,500 00	41,500 00
Villages in this State	31,837 50	27,000 00	28,500 00
	<u>\$335,546 59</u>	<u>\$322,100 00</u>	<u>\$362,761 44</u>

362,761 44

Amount loaned on stocks, as authorized by chapter 689, Laws
of 1892

29,400 00

Banking house and lot, cost, \$120,350.81; estimated present value,

120,000 00

Other real estate, cost, \$35,963 05; estimated present value

35,702 41

Cash on deposit in banks or trust companies

525,159 75

Cash on hand

12,431 58

All other assets, not included above, viz.:

Interest accrued \$26,575 09
Rents accrued, banking house 1,272 09
Rents Wheatland farm and Alexander street property 365 00

28,212 18

\$2,765,021 48

LIABILITIES.

Amount due depositors, viz.: Principal

\$2,555,487 46

Other liabilities, viz.: Interest accrued on deposits to January
1, 1895

8,000 00

Surplus

201,534 02

\$2,765,021 48

CASH TRANSACTIONS DURING THE YEAR 1894.

RECEIPTS.

Cash on hand and in banks or trust companies, January 1, 1894,

before transactions of the day

\$480,412 77

From depositors, not including interest credited

1,182,488 85

From interest on loans, deposits and investments

117,047 58

From rents from banking house

4,879 98

REPORT ON SAVINGS BANKS.

From rents from other real estate.....	\$1,189 25
From mortgages.....	51,200 00
From redemption of stocks.....	63,074 98
From loans repaid.....	29,500 00
From all other sources, viz.:	

Real estate sold on contract.....	\$180 64
Exchange	81 40
Miscellaneous	28 04
	<hr/>
	880 08
	<hr/>
	\$1,880,118 49
	<hr/>

PAYMENTS.

To depositors, including interest paid to them.....	\$1,162,266 62
From loans on bonds and mortgages	20,350 00
From loans on stocks and other securities.....	30,000 00
From stocks and bonds purchased, par value, \$91,881; cost, including premiums, commissions, etc	105,347 85
For interest (other than interest payments to depositors).....	182 95

For current expenses of the bank, viz.: Salaries	\$9,372 78
For expenses of banking house or rent of banking rooms ..	9,381 36
For other expenses.....	1,933 93
	<hr/>
	20,688 07

For real estate acquired by foreclosure, or in settlement of debts due the bank.....	2,220 71
For taxes on real estate, except banking house	1,040 73
For repairs and other incidental expenses on real estate, except banking house.	466 81
Other payments, viz.: City taxes.....	13 47
Cash on hand and in banks or trust companies, December 31, 1894, after transactions of the day	537,591 28
	<hr/>
	\$1,880,118 49
	<hr/>

STATISTICAL INFORMATION.

Number of open accounts, January 1, 1895	6,593
Number of accounts opened or reopened during the year 1894.....	1,741
Number of accounts closed during the year 1894.....	1,317
Total number of deposits received during the year 1894.....	13,638
Total number of payments to depositors during the year 1894.....	13,459
Amount deposited during the year 1894, not including interest credited for that period.....	\$1,182,433 85
Amount withdrawn during the year 1894.....	1,162,266 62
Amount of interest credited and paid for the year 1894, viz.:	

June, 1894	\$45,755 77
December, 1894.....	46,542 50
Credited at other periods	1,318 93
	<hr/>
	93,617 19

Average amount of each account, January 1, 1895.....	387 51
Largest amount due any one depositor, January 1, 1895, exclusive of interest and of any deposits made by order of a court of record or of a surrogate	13,790 87
Number of such account which exceeded \$3,000.....	2
	<hr/>

Rate per cent. of dividends or interest to depositors during the year 1894, 4 per cent.

48. MECHANICS' SAVINGS BANK OF ROCHESTER.

[18 Exchange street; incorporated 1887.]

AMUEL SLOAN, *President.*

JOHN H. ROCHESTER, *Secretary.*

TRUSTEES.

AMUEL SLOAN,
JOHN J. BAUSCH,
ARTHUR LUETCHFORD,
LIVER ALLEN,

CHARLES E. FITCH,
GEORGE WELDON,
FRANK S. UPTON,
EZRA R. ANDREWS,
ADELBERT P. LITTLE.

FRED A. WHITTLESEY,
JEROME KEYES,
CHARLES M. EVEREST,
WILLIAM R. SEWARD,

FINANCIAL.

RESOURCES.

Bonds and mortgages..... \$1,206,250 00
Stock investments, viz.:

<i>Stocks and bonds.</i>	<i>Cost.</i>	<i>Par value.</i>	<i>Estimated market value.</i>
United States.....	\$168,783 50	\$151,000 00	\$175,860 00
State of Georgia.....	11,550 00	11,000 00	1,550 00
States in other States.....	45,281 25	45,000 00	45,000 00
States in this State.....	261,753 19	260,108 19	260,091 19
Counties in this State.....	49 00	49 00	49 00
Towns in this State.....	19,858 50	18,000 00	19,858 50
Villages in this State.....	42,400 00	40,000 00	40,000 00
School district.....	6,000 00	6,000 00	6,000 00
	<u>\$555,625 44</u>	<u>\$581,152 19</u>	<u>\$548,420 69</u>

548,420 69

Banking house and lot, cost, \$38,982.75; estimated present value, 68,982 75

Other real estate, cost, \$2,250.04; estimated present value 2,250 04

Cash on deposit in banks or trust companies..... 140,642 66

Cash on hand 27,224 50

All other assets, not included above, viz.:

Interest accrued.....	\$32,893 92
Taxes advanced on mortgaged premises.....	672 38
Rents accrued.....	810 39
	<u>23,876 69</u>

\$2,012,597 88

LIABILITIES.

Amount due depositors, viz.:

Principal.....	\$1,769,746 81
Interest credited for the six months ending with December 31, 1894.....	32,971 03
	<u>\$1,802,717 84</u>

Other liabilities, viz.: Interest accrued on deposits to January 1, 1895 5,495 17

Surplus 204,884 82

\$2,012,597 88

CASH TRANSACTIONS DURING THE YEAR 1894.

RECEIPTS.

Cash on hand and in banks or trust companies, January 1, 1894, before transactions of the day.....	\$179,719 44
From depositors, not including interest credited	1,067,972 16
From interest on loans, deposits and investments	81,288 79

REPORT ON SAVINGS BANKS.

From rents from banking house.....	\$986 64
From mortgages.....	77,942 00
From redemption of stocks.....	36,027 08
From all other sources, viz.: Taxes advanced on mortgaged premises	1,208 47
	<u>\$1,445,094 58</u>

PAYMENTS.

To depositors, including interest paid to them	\$990,831 68
For loans on bonds and mortgages	54,250 00
For stocks and bonds purchased, par value, \$210,081.42; cost, including premiums, commissions, etc.....	218,114 92
For current expenses of the bank, viz : Salaries.....	\$8,900 00
For expenses of banking house or rent of banking rooms..	1,504 09
For other expenses.....	2,375 91
	12,780 00
For real estate acquired by foreclosure, or in settlement of debts due the bank	385 00
For taxes on real estate, except banking house.....	1 72
Other payments, viz.:	
Taxes advanced on mortgaged premises.....	\$854 18
Short cash.....	9 92
	564 10
Cash on hand and in banks or trust companies, December 31, 1894, after transactions of the day	167,867 16
	<u>\$1,445,094 58</u>

STATISTICAL INFORMATION.

Number of open accounts, January 1, 1895.....	3,404
Number of accounts opened or reopened during the year 1894,	643
Number of accounts closed during the year 1894	476
Total number of deposits received during the year 1894	6,837
Total number of payments to depositors during the year 1894 ..	8,565
Amount deposited during the year 1894, not including interest credited for that period.....	\$1,067,972 16
Amount withdrawn during the year 1894.....	990,831 68
Amount of interest credited and paid for the year 1894, viz.:	
June, 1894	\$31,840 64
December, 1894	32,971 08
Credited at other periods	196 91
	65,338 58
Average amount of each account, January 1, 1895.....	529 59
Largest amount due any one depositor, January 1, 1895, exclusive of interest and of any deposits made by order of a court of record or of a surrogate	5,000 00
Number of such accounts which exceeded \$3,000	11

Rate per cent. of dividends or interest to depositors during the year 1894,
4 per cent.

49. MONROE COUNTY SAVINGS BANK, ROCHESTER.

[33 State street; incorporated 1850.]

AMES E. BOOTH, *President.*

DANIEL HOYT, *Secretary and Treasurer.*

TRUSTEES.

GEORGE ELLWANGER,
M. BAKER,
GEORGE G. CLARKSON,
TRUS F. PAINE,
AMES E. BOOTH,

ALEX M. LINDSAY,
RUFUS K. DRYER,
EUGENE T. CURTIS,
THOMAS J. DEVINE,

MARVIN A. CULVER,
ALEX McVEAN,
ELIAS S. ETTENHEIMER,
HENRY A. STRONG,
WILLIAM HAMILTON.

FINANCIAL.

RESOURCES.

Bonds and mortgages \$5,706,864 67
Stock investments, viz.:

<i>Stocks and bonds.</i>	<i>Cost.</i>	<i>Par value.</i>	<i>Estimated market value.</i>	
United States.	\$1,017,121 20	\$980,000 00	\$1,111,400 00	
State of Indiana.	102,875 00	100,000 00	100,000 00	
States in other States.	160,491 06	150,000 00	157,850 00	
Titles in this State.	973,788 04	858,000 00	1,068,072 00	
Counties in this State.	50,200 00	50,000 00	50,000 00	
	<u>\$2,304,475 30</u>	<u>\$2,138,000 00</u>	<u>\$2,437,322 00</u>	2,487,322 00

Amount loaned on stocks as authorized by chapter 689, Laws of 1892 5,000 00
Banking house and lot, cost, \$90,000; estimated present value, 110,000 00
Other real estate, cost, \$76,072.25; estimated present value. 55,000 00
Cash on deposit in banks or trust companies. 759,895 11
Cash on hand. 233,447 74
All other assets, not included above, viz.: Interest accrued... 125,584 15

\$9,488,113 67

LIABILITIES.

Amount due depositors, viz.:

Principal \$7,893,359 27
Interest credited for the six months ending with December 31, 1894 150,506 90
\$8,043,866 17

Other liabilities, viz.:

Interest accrued on deposits to January 1, 1895. \$24,800 00
Expenses incurred but unpaid. 846 35
25,646 35
Surplus. 1,413,601 15
\$9,488,113 67

CASH TRANSACTIONS DURING THE YEAR 1894.

RECEIPTS.

Cash on hand and in banks or trust companies, January 1, 1894, before transactions of the day \$743,443 94
From depositors, not including interest credited. 3,004,609 72
From interest on loans, deposits and investments. 411,310 91

From rents from banking house.....	\$311 86
From rents from other real estate	196 37
From mortgages.....	264,123 64
From redemption of stocks	50,000 00
From all other sources, viz.:	

Real estate	\$30,686 78	
Miscellaneous	3,615 53	
		24,251 31
		<u>\$4,498,949 75</u>

PAYMENTS.

To depositors, including interest paid to them.....	\$2,968,983 94
For loans on bonds and mortgages.....	143,280 00
For loans on stocks and other securities	5,000 00
For stocks and bonds purchased, par value, \$300,000; cost, including premiums, commissions, etc.....	328,118 71

For current expenses of the bank, viz.: Salaries.....	\$34,149 60	
For expenses of banking house or rent of banking rooms..	5,218 40	
For other expenses.....	4,684 35	
		34,002 35

For real estate acquired by foreclosure, or in settlement of debts due the bank.....	21,458 14
For taxes on real estate, except banking house	988 77
For repairs and other incidental expenses on real estate, except banking house.....	387 48
Other payments, viz.:	

Insurance advanced	\$1,026 35	
Taxes advanced.....	2,316 41	
Short cash.....	44 85	
		3,387 51

Cash on hand and in banks or trust companies, December 31, 1894, after transactions of the day....	993,343 85
	<u>\$4,498,949 75</u>

STATISTICAL INFORMATION.

Number of open accounts, January 1, 1895.....	16,001
Number of accounts opened or reopened during the year 1894.....	3,472
Number of accounts closed during the year 1894.....	2,913
Total number of deposits received during the year 1894	10,663
Total number of payments to depositors during the year 1894.....	12,584
Amount deposited during the year 1894, not including interest credited for that period.....	\$3,004,609 73
Amount withdrawn during the year 1894.....	2,968,983 94
Amount of interest credited and paid for the year 1894, viz.:	

June, 1894.....	\$145,682 30	
December, 1894.....	148,701 11	
Credited at other periods	4,945 60	
		299,329 01
		502 00

Average amount of each account, January 1, 1895.....	
Largest amount due any one depositor, January 1, 1895, exclusive of interest and of any deposits made by order of a court of record or of a surrogate	3,000 00

Rate per cent. of dividends or interest to depositors during the year 1894,
4 per cent.

50. ROCHESTER SAVINGS BANK, ROCHESTER.

[47 North Main street; incorporated 1831.]

AMES BRACKETT, *President.*

THOMAS H. HUSBAND, *Secretary.*

TRUSTEES.

AMES BRACKETT,
EDWARD HARRIS,
JOHART F. ATKINSON,
CHARLES C. MORSE,
JILMAN H. PERKINS,

WILLIAM S. KIMBALL,
FREDRICK COOK,
SYLVANUS J. MACY,
SETH J. ARNOLD,
RUFUS A. SIBLEY,

GRANGER A. HOLLISTER,
HALBERT S. GREENLEAF,
JAMES S. WATSON,
HIRAM W. SIBLEY,
ALBERT H. HARRIS.

FINANCIAL.

RESOURCES.

Bonds and mortgages..... \$8,857,742 27
Stock investments, viz.:

<i>Stocks and bonds.</i>	<i>Cost.</i>	<i>Par value.</i>	<i>Estimated market value.</i>
United States.....	\$1,227,700 00	\$1,000,000 00	\$1,138,500 00
State of Indiana	404,000 00	400,000 00	400,000 00
Cities in other States.....	49,100 00	50,000 00	60,500 00
Cities in this State	3,367,810 53	2,269,599 21	3,221,474 21
Towns in this State.....	41,311 06	41,000 00	41,000 00
Villages in this State.....	10,500 00	10,000 00	10,000 00
School district.....	4,000 00	4,000 00	4,100 00
	<u>\$5,044,352 19</u>	<u>\$4,374,599 21</u>	<u>\$4,865,474 21</u>

4,865,474 21

Amount loaned on stocks as authorized by chapter 689, Laws of 1892.....

2,850 00

Banking house and lot, cost, \$391,296.62; estimated present value.....

350,000 00

Other real estate, cost, \$119,332.27; estimated present value....

118,670 64

Cash on deposit in banks or trust companies.....

1,468,525 00

Cash on hand.....

180,583 20

All other assets, not included above, viz.:

Interest accrued..... \$177,340 35
Sundry expense, account of loans..... 800 60
Land contracts..... 10,700 00

188,900 95

\$15,512,746 27

LIABILITIES.

Amount due depositors, viz.: Principal..... \$13,945,181 93

Other liabilities, viz.:

Interest accrued on deposits to January 1, 1895..... \$42,979 01
Expenses incurred but unpaid..... 17,610 71

60,589 72

Surplus

1,507,024 62

\$15,512,746 27

CASH TRANSACTIONS DURING THE YEAR 1894.

RECEIPTS.

Cash on hand and in banks or trust companies, January 1, 1894,
before transactions of the day.....

\$1,599,540 88

From depositors, not including interest credited

4,334,196 05

From interest on loans, deposits and investments.....

640,908 73

From rents from banking house.....	\$5,458 84
From rents from other real estate.....	3,301 97
From mortgages.....	581,662 80
From redemption of stocks.....	83,524 39
From all other sources, viz.:	

Real estate sold.....	\$34,868 83
Profit and loss on real estate.....	1,978 79
Insurance, fire loss on property.....	5,598 41
Sundry expenses account, loans repaid.....	831 56
Mortgage credited not paid.....	23,057 29
Land contracts.....	930 00
	<hr/>
	67,284 43
	<hr/>
	\$7,065,878 09
	<hr/>

PAYMENTS.

To depositors, including interest paid to them.....	\$4,249,216 87
For loans on bonds and mortgages.....	566,003 25
For loans on stocks and other securities.....	11,650 00
For stocks and bonds purchased, par value, \$426,861.31; cost, including premiums, commissions, etc.....	474,511 81
For interest (other than interest payments to depositors).....	513 09

For current expenses of the bank, viz.: Salaries.....	\$29,020 84
For expenses of banking house or rent of banking rooms..	12,491 76
For other expenses.....	8,039 60
	<hr/>
	49,552 20

For real estate acquired by foreclosure, or in settlement of debts due the bank.....	64,549 93
For taxes on real estate, except banking house.....	1,208 86
For repairs and other incidental expenses on real estate, except banking house.....	3,148 40
Other payments, viz.:	

Sundry expenses, account of loans that will be repaid.....	\$1,543 66
Insurance, fire loss on mortgaged property.....	5,598 44
	<hr/>
	7,142 10

Sundry profit and loss.....	2,839 79
Mortgages credited not paid.....	36,934 59
Cash on hand and in banks or trust companies, December 31, 1894, after transactions of the day.....	1,599,108 20
	<hr/>
	\$7,065,878 09
	<hr/>

STATISTICAL INFORMATION.

Number of open accounts, January 1, 1895.....	32,335
Number of accounts opened or reopened during the year 1894..	7,287
Number of accounts closed during the year 1894.....	6,060
Total number of deposits received during the year 1894.....	50,874
Total number of payments to depositors during the year 1894..	45,191
Amount deposited during the year 1894, not including interest credited for that period.....	\$4,334,196 05
Amount withdrawn during the year 1894.....	4,249,216 87
Amount of interest credited and paid for the year 1894, viz.:	

June, 1894.....	\$361,218 80
December, 1894.....	257,961 70
Credited at other periods.....	7,660 49
	<hr/>
	526,840 99

MONTGOMERY COUNTY.

111

Average amount of each account, January 1, 1895	\$431 27
Largest amount due any one depositor, January 1, 1895, exclusive of interest and of any deposits made by order of a court of record or of a surrogate..	5,000 00
Number of such accounts which exceeded \$3,000.....	312

Rate per cent. of dividends or interest to depositors during the year 1894,
4 per cent.

MONTGOMERY COUNTY.

51. AMSTERDAM SAVINGS BANK, AMSTERDAM.

[35 Market street ; incorporated 1886]

S. H. FRENCH, *President.*

G. A. THATCHER, *Treasurer.*

TRUSTEES.

LUTHER L. DEAN,
RAYMOND CHRISTMAN,
SEELY CONOVER,
THEO. B. VANDERVEER,
THOMAS MANSFIELD,
THOMAS MORPHY,

S. H. FRENCH,
BERNARD MACFOLD,
GEORGE A. THATCHER,
DAVID S. DUNLAP,
W. BARLOW DUNLAP,
S. W. ALLEN,

WILLIAM H. STEBBINS,
JOHN KAVANAUGH,
JAMES T. SUGDEN,
CORNELIUS VAN BUREN,
GEORGE T. HERRICK,
GEORGE SPALT.

FINANCIAL.

RESOURCES.

Bonds and mortgages.....			\$336,604 52
Stocks investments, viz.:			
<i>Stocks and bonds.</i>	<i>Cost.</i>	<i>Par value.</i>	<i>Estimated market value.</i>
United States.....	\$ 1,387 00	\$10,000 00	\$10,800 00
State of Wyoming.....	4,005 00	3,000 00	4,005 00
Cities in this State.....	64,640 00	66,500 00	63,720 00
Counties in this State.....	21,600 00	21,600 00	21,600 00
Towns in this State.....	2,155 00	2,000 00	2,000 00
Villages in this State.....	25,556 79	5,000 00	25,090 00
School district.....	72,160 33	72,896 66	72,893 33
	<u>\$101,204 12</u>	<u>\$300,996 66</u>	<u>\$300,108 33</u>
			200,108 83
Cash on deposit in banks or trust companies.....			58,499 84
Cash on hand			2,562 43
All other assets, not included above, viz.: Interest accrued....			13,077 76
			<u>\$610,852 88</u>

LIABILITIES.

Amount due depositors, viz.:

Principal	\$377,114 55
Interest credited for the six months ending with December 31, 1894.....	8,529 46
	<u>\$585,644 01</u>
Other liabilities, viz.: Interest accrued on deposits to January 1, 1895.....	81 37
Surplus	25,127 50
	<u>\$610,852 88</u>

CASH TRANSACTIONS DURING THE YEAR 1894.

RECEIPTS.

Cash on hand and in banks or trust companies, January 1, 1894, before transactions of the day	\$34,350 50
From depositors, not including interest credited	339,596 58
From interest on loans, deposits and investments	24,626 00
From rents from banking house	325 00
From mortgages	25,198 00
From redemption of stocks	11,638 33
From all other sources, viz.: From expense account	5 08
	<hr/>
	\$435,740 18
	<hr/>

PAYMENTS.

To depositors, including interest paid to them	\$283,103 28
For loans on bonds and mortgages	48,250 00
For stocks and bonds purchased, par value, \$40,600; cost, including premiums, commissions, etc	40,600 00
For interest (other than interest payments to depositors)	340 33
For current expenses of the bank, viz.: Salaries	\$1,570 00
For expenses of banking house or rent of banking rooms ..	600 00
For other expenses	284 10
	<hr/>
	2,384 10
Cash on hand and in banks or trust companies, December 31, 1894, after transactions of the day	61,062 27
	<hr/>
	\$435,740 18
	<hr/>

STATISTICAL INFORMATION.

Number of open accounts, January 1, 1895	4,184
Number of accounts opened or reopened during the year 1894 ..	989
Number of accounts closed during the year 1894	710
Total number of deposits received during the year 1894	7,953
Total number of payments to depositors during the year 1894 ..	5,762
Amount deposited during the year 1894, not including interest credited for that period	\$339,596 58
Amount withdrawn during the year 1894	283,103 28
Amount of interest credited and paid for the year 1894, viz.:	
July, 1894	\$7,877 52
January, 1895	8,529 46
	<hr/>
	16,406 98
Average amount of each account, January 1, 1895	139 97
Largest amount due any one depositor, January 1, 1895, exclu- sive of interest and of any deposits made by order of a court of record or of a surrogate	3,000 00
Number of such accounts which exceeded \$3,000	4
	<hr/>

Rate per cent. of dividends or interest to depositors during the year 1894,
3½ per cent.

NEW YORK COUNTY.

52. AMERICAN SAVINGS BANK, NEW YORK CITY.

[501 Fifth avenue; incorporated 1882.]

DANIEL T. HOAG, *President.*CLARENCE GOADBY, *Treasurer.*

TRUSTEES.

DANIEL T. HOAG,
WILLIAM IRWIN,
SAMUEL HALL,
HENRY T. WEBB,
DAVID H. ROWLAND,
JOSEPH S. DECKER,
L. BOLTON BANGS,

JAMES F. FARGO,
EDWARD V. LOEW,
WILLIAM L. SKIDMORE,
VINCENT PISEK,
RUSSELL RAYMOND,
WARNER VAN NORDEN,
HERMAN MENDELJ,
SIMEON FORD.

CLARENCE GOADBY,
MYER HELLMAN,
MOSES H. MOSES,
GRANVILLE B. SMITH,
JOHN H. TIMMERMAN,
MYER S. ISAACS,
HENRY T. BRONSON,

FINANCIAL.

RESOURCES.

Bonds and mortgages..... \$847,350 00
Stock investments, viz.:

<i>Stocks and bonds.</i>	<i>Cost.</i>	<i>Par value.</i>	<i>Estimated market value.</i>
District of Columbia.....	\$22,775 00	\$30,000 00	\$22,000 00
State of Maine.....	14,975 00	15,000 00	15,000 00
State of Kentucky.....	11,300 00	10,000 00	10,600 00
State of Missouri.....	26,069 75	15,000 00	26,710 00
State of Colorado.....	9,677 04	9,260 33	9,369 33
Cities in this State.....	132,816 25	118,500 00	127,830 00
Counties in this State.....	1,880 00	1,000 00	1,060 00
Towns in this State.....	31,642 35	29,000 00	30,260 00
Villages in this State.....	34,947 50	33,000 00	33,610 00
School district.....	39,596 61	35,500 00	36,665 00
	<u>\$324,521 50</u>	<u>\$296,260 33</u>	<u>\$312,985 33</u>

312,985 33

Real estate, cost, \$21,119.44; estimated present value 21,028 44
Cash on deposit in banks or trust companies..... 91,669 23
Cash on hand..... 1,630 88
All other assets, not included above, viz.: Interest accrued... 12,089 38

\$786,708 26

LIABILITIES.

Amount due depositors, viz.:

Principal \$743,898 50
Interest credited for the six months ending with December
31, 1894..... 11,694 09

* \$755,592 59

Other liabilities, viz.: Expenses incurred but unpaid..... 500 00
Surplus..... 30,685 67

\$786,708 26

CASH TRANSACTIONS DURING THE YEAR 1894.

RECEIPTS.

Cash on hand and in banks or trust companies, January 1, 1894,
before transactions of the day..... \$39,992 05
From depositors, not including interest credited..... 316,836 78
From interest on loans, deposits and investments..... 33,235 17

* By error, \$30.

REPORT ON SAVINGS BANKS.

From rents from other real estate	\$95 50
From mortgages	90,000 00
From redemption of stocks	16,600 00
From stocks sold, par value, \$25,000; amount received therefor,	25,000 00
	<u>\$521,749 50</u>

PAYMENTS.

To depositors, including interest paid to them	\$304,835 31
For loans on bonds and mortgages	86,200 00
For stocks and bonds purchased, par value, \$58,000; cost, including premiums, commissions, etc	57,850 00
For interest (other than interest payments to depositors)	264 71
For current expenses of the bank, viz.: Salaries	\$4,680 00
For expenses of banking house or rent of banking rooms ..	3,000 00
For other expenses	515 43
	<u>8,175 43</u>
For real estate acquired by foreclosure, or in settlement of debts due the bank	21,119 44
For repairs and other incidental expenses on real estate, except banking house	4 50
Cash on hand and in banks or trust companies, December 31, 1894, after transactions of the day	93,800 11
	<u>\$521,749 50</u>

STATISTICAL INFORMATION.

Number of open accounts, January 1, 1895	3,331
Number of accounts opened or reopened during the year 1894,	729
Number of accounts closed during the year 1894	614
Total number of deposits received during the year 1894	4,838
Total number of payments to depositors during the year 1894 ..	4,367
Amount deposited during the year 1894, not including interest credited for that period	\$316,836 78
Amount withdrawn during the year 1894	304,835 31
Amount of interest credited and paid for the year 1894, viz.:	
July, 1894	\$11,325 54
January, 1895	11,694 09
	<u>22,919 63</u>
Average amount of each account, January 1, 1895	194 17
Largest amount due any one depositor, January 1, 1895, exclusive of interest and of any deposits made by order of a court of record or of a surrogate	4,215 61
Number of such accounts which exceeded \$3,000	5

Rate per cent of dividends or interest to depositors during the year 1894, 3½ per cent.

THE BANK FOR SAVINGS IN THE CITY OF NEW YORK.

[300 Fourth avenue; incorporated 1819.]

TRIMBLE, President.

W. G. WHITE, Comptroller.

TRUSTEES.

CHAS. E. BROWN,
MILLER,
F. APPLETON,
ROOSEVELT,
HOBBS,
J. H. JONES,
J. H. JONES,
J. H. JONES,

ADRIAN ISELIN,
ROBERT S. HOLT,
WILLIAM J. RIKER,
ALFRED M. HOYT,
THOMAS HILLHOUSE,
WILLIAM L. ANDREWS,
CHARLES A. SHERMAN,
FREDERICK D. TAPPEN,

JOHN E. PARSONS,
ALFRED W. SPEAR,
CHARLES S. BROWN,
MERRITT TRIMBLE,
FREDERICK W. STEVENS,
HENRY W. DEFOREST,
GEORGE S. BOWDOIN,
CHARLES T. BARNEY,
WILLIAM H. TILLINGHAST.

FINANCIAL.

RESOURCES.

Real estate mortgages..... \$22,825,500 00
Investments, viz.:

and bonds.	Cost.	Par value.	Estimated market value.
U. S. bonds.....	\$19,095,781 94	\$16,985,000 00	\$19,307,740 00
Columbia.....	1,089,283 80	977,000 00	1,133,550 00
Massachusetts....	3,145,550 00	3,000,000 00	3,000,000 00
Illinois.....	50,956 10	500,000 00	500,000 00
Connecticut.....	20,083 00	25,000 00	25,000 00
State.....	6,117,000 49	5,507,700 00	6,101,730 25
	<u>\$29,985,146 23</u>	<u>\$26,994,700 00</u>	<u>\$30,058,020 25</u>

House and lot, cost, \$751,301.06; estimated present value 30,058,020 25
Real estate, cost, \$306,743.67; estimated present value ... 400,000 00
Deposit in banks or trust companies 155,000 00
and 1,419,103 42
and 406,453 97
assets, not included above, viz.: Interest accrued ... 380,293 63
\$55,124,870 27

LIABILITIES.

Due depositors, viz.:

Due depositors.....	\$47,616,891 11
Credited for the six months ending with Decem- ber, 1894.....	900,665 40
	<u>\$48,517,556 51</u>
	<u>6,606,813 76</u>
	<u>\$55,124,870 27</u>

CASH TRANSACTIONS DURING THE YEAR 1894.

RECEIPTS.

and in banks or trust companies, January 1, 1894,
Transactions of the day..... \$3,027,820 19
Depositors, not including interest credited 8,088,195 23
Interest on loans, deposits and investments 2,109,141 42

From rents from other real estate	\$285 00
From mortgages.....	786,500 00
From redemption of stocks.....	200,000 00
From stocks sold, par value, \$165,000; amount received there- for	171,227 37
From all other sources, viz.: Real estate, loss by fire.....	829 50
	<u>\$18,283,496 70</u>

PAYMENTS.

To depositors, including interest paid to them	\$8,785,441 75
For loans on bonds and mortgages	2,034,000 00
For stocks and bonds purchased, par value, \$327,000; cost, including premiums, commissions, etc.....	377,433 80
For interest (other than interest payments to depositors)	2,500 00
For current expenses of the bank, viz.: Salaries.....	\$76,123 00
For expenses of banking house or rent of banking rooms..	1,866 86
For other expenses.....	11,400 15
	<u>89,400 01</u>
For taxes on real estate, except banking house.....	639 08
For repairs and other incidental expenses on real estate, except banking house.....	243 75
Other payments, viz.:	
Paid on account of new banking house	\$317,857 92
Paid loss at counter	236 00
	<u>218,093 92</u>
Cash on hand and in banks or trust companies, December 31, 1894, after transactions of the day.....	1,835,557 30
	<u>\$18,283,496 70</u>

STATISTICAL INFORMATION.

Number of open accounts, January 1, 1895	115,725
Number of accounts opened or reopened during the year 1894.....	14,309
Number of accounts closed during the year 1894.....	14,430
Total number of deposits received during the year 1894	83,363
Total number of payments to depositors during the year 1894..	103,411
Amount deposited during the year 1894, not including interest credited for that period.....	\$8,038,195 22
Amount withdrawn during the year 1894.....	8,785,441 75
Amount of interest credited and paid for the year 1894, viz.:	
July, 1894.....	\$890,127 72
January, 1895.....	900,665 40
	<u>1,790,793 12</u>
Average amount of each account, January 1, 1895	419 97
Largest amount due any one depositor, January 1, 1895, exclusive of interest and of any deposits made by order of a court of record or of a surrogate	6,433 06
Number of such accounts which exceeded \$3,000.....	43

Rate per cent of dividends or interest to depositors during the year 1894,
4 per cent.

54. BOWERY SAVINGS BANK, NEW YORK CITY.

[No. 128 and 130 Bowery; incorporated 1834.]

P. TOWNSEND, President.**ROBERT LEONARD, Secretary.****TRUSTEES.**

P. TOWNSEND,
D. HICKS,
F. LYLES, JR.,
J. A. STORRS,
S. FIELD,
J. H. S. WOOD,
J. KETCHAM,
J. H. PARSONS,
J. H. HURLBUT,
J. V. BROOKAW,
J. H. SEAMAN,
J. C. SAMPSON,
J. H. BEADLESTON,
J. W. CROMWELL,

JOHN J. SINCLAIR,
WILLIAM DOWD,
GEORGE M. OLCOTT,
CHARLES GRIFFIN,
ALEXANDER T. VAN NEST,
DAVID S. TABER,
WASHINGTON WILSON,
ISAAC S. PLATT,
EUGENE UNDERHILL,
GEORGE E. HICKS,
JOHN W. COCHRANE,
OCTAVIUS D. BALDWIN,
GEORGE H. ROBINSON,
CHARLES R. HENDERSON,
HENRY DARROW.

GEORGE JEREMIAH,
ROBERT MACLAY,
HENRY C. BERLIN,
CHARLES E. BIGELOW,
H. BLANCHARD DOMINICK,
C. LAWRENCE PERKINS,
ROBERT M. GALLAWAY,
JOHN F. SCOTT,
CORCELLUS H. HACKETT,
THOMAS RUTTER,
JOHN W. AITKEN,
ROBERT B. WOODWARD,
CHARLES T. COOK,
CHARLES SCRIBNER,

FINANCIAL.**RESOURCES.**

Real estate and mortgages \$17,708,728 00
Stock investments, viz.:

Stocks and bonds.	Cost.	Par value.	Estimated market value.
United States	\$18,668,656 02	\$16,603,600 00	\$18,611,392 50
of Ohio	80,430 00	30,000 00	30,450 00
of Rhode Island	106,750 00	100,000 00	105,875 00
of Missouri	10,500 00	10,000 00	10,650 00
of Maryland	100,750 00	100,000 00	100,500 00
of Delaware	252,187 50	250,000 00	247,500 00
of Indiana	756,550 00	740,000 00	748,100 00
of New Hampshire.....	34,662 50	29,000 00	33,773 75
of Massachusetts.....	3,187,342 50	2,983,000 00	3,107,506 25
in other States	1,516,902 75	1,400,000 00	1,535,610 00
in this State	12,759,004 72	11,404,000 00	12,469,047 50
Shares in this State.....	622,333 60	556,000 00	586,045 00
	<u>\$38,071,038 66</u>	<u>\$34,707,000 00</u>	<u>\$38,086,430 00</u>

38,086,480 00

Building house and lot, cost, \$370,951.56; estimated present value

200,000 00

Real estate, cost, \$751,549.36; estimated present value...

752,459 89

Amount on deposit in banks or trust companies

2,067,191 81

Amount on hand

898,155 85

Other assets, not included above, viz.: Interest accrued...

533,687 15

\$60,296,702 20**LIABILITIES.**

Amount due depositors, viz.:

Principal

\$50,301,948 06

Interest credited for the six months ending with December 31, 1894

943 015 89

\$51,144,963 94

Reserve

9,151,788 26

\$60,296,702 20

CASH TRANSACTIONS DURING THE YEAR 1894.

RECEIPTS.

Cash on hand and in banks or trust companies, January 1, 1894, before transactions of the day.....	\$5,664,109 43
From depositors, not including interest credited.....	9,887,817 16
From interest on loans, deposits and investments.....	2,232,428 95
From rents from other real estate.....	1,320 95
From mortgages.....	2,451,250 00
From redemption of stocks.....	707,000 00
From loans repaid.....	9,000 00
	<u>\$31,003,926 03</u>

PAYMENTS.

To depositors, including interest paid to them.....	\$9,561,620 00
For loans on bonds and mortgages..	2,832,200 00
For loans on stocks and other securities.....	9,000 00
For stocks and bonds purchased, par value, \$5,264,500; cost, including premiums, commissions, etc.....	5,610,909 00
For interest (other than interest payments to depositors).....	40,856 01
For current expenses of the bank, viz.: Salaries.....	\$33,145 14
For expenses of banking house or rent of banking rooms..	7,557 39
For other expenses.....	22,629 71
	<u>118,532 24</u>
For taxes on real estate, except banking house.....	1,010 07
For repairs and other incidental expenses on real estate, except banking house.....	818,191 43
Other payments, viz.: Teller's cash short.....	\$38 00
Charged to profit and loss and credited to individual depositors.....	61 57
	<u>159 57</u>
Cash on hand and in banks or trust companies, December 31, 1894, after transactions of the day.....	2,965,847 16
	<u>\$31,002,926 03</u>

STATISTICAL INFORMATION.

Number of open accounts, January 1, 1895.....	105,039
Number of accounts opened or reopened during the year 1894.....	16,111
Number of accounts closed during the year 1894.....	14,124
Total number of deposits received during the year 1894.....	101,108
Total number of payments to depositors during the year 1894..	93,108
Amount deposited during the year 1894, not including interest credited for that period	\$9,887,755 39
Amount withdrawn during the year 1894.....	9,561,620 00
Amount of interest credited and paid for the year 1894, viz.: July, 1894.....	\$318,354 04
January, 1895.....	945,015 89
	<u>1,263,369 93</u>
Average amount of each account, January 1, 1895.....	493 05
Largest amount due any one depositor, January 1, 1895, exclu- sive of interest and of any deposits made by order of a court of record or of a surrogate	3,526 00
Number of such accounts which exceeded \$3,000.....	8

Rate per cent of dividends or interest to depositors during the year 1894,
4 per cent.

55. BROADWAY SAVINGS INSTITUTION, NEW YORK CITY.

[4 Park place; incorporated 1851.]

FRANCIS A. PALMER, President.

H. F. HUTCHINSON, Secretary.

TRUSTEES.

**FRANCIS A. PALMER,
PETER CUMMING,
WILLIAM H. GEDNEY,
JACOB D. T. HERSEY,
JAMES TALCOTT,
FRANCIS P. FURNALD,
J. A. GEISSENHAINER,
FRANCIS P. FURNALD, Jr.,**

**EDWARD P. GRIFFIN,
HORACE F. HUTCHINSON,
CALEB B. KNEVALS,
JOHN A. CARTER,
WARREN A. CONOVER,
J. B. KING,
JOEL E. FISHER,**

**FRED BAKER,
H. M. BRUSH,
THOMAS DIMOND,
OSCAR T. MACKEY,
GEORGE C. CLARK,
ABRAHAM F. HAZEN,
WALTER L. WELLINGTON,
EUGENE BRITTON.**

FINANCIAL.

RESOURCES.

Bonds and mortgages..... \$2,978,980 00
Stock investments, viz.:

Stocks and bonds.	Cost.	Par value.	Estimated market value.	
Cities in this State	\$1,838,727 34	\$1,687,869 91	\$1,762,409 91	
Towns in this State.....	4,028 60	4,835 00	4,835 00	
Villages in this State.....	111,000 00	111,000 00	111,000 00	
	<u>\$1,950,753 94</u>	<u>\$1,803,704 91</u>	<u>\$1,878,244 91</u>	1,878,244 91

Amount loaned on stocks as authorized by chapter 689, Laws of 1892..... 60,400 00

Cash on deposit in banks or trust companies..... 280,916 05

Cash on hand..... 29,686 18

All other assets, not included above, viz.: Interest accrued..... 66,819 84

\$5,290,046 48

LIABILITIES.

Amount due depositors, viz.:

Principal..... \$4,760,804 85
Interest credited for the six months ending with December 31, 1894..... 88,757 08

\$4,849,561 93

Surplus..... 440,484 55

\$5,290,046 48

CASH TRANSACTIONS DURING THE YEAR 1894.

RECEIPTS.

Cash on hand and in banks or trust companies, January 1, 1894, before transactions of the day..... \$487,883 23
From depositors, not including interest credited..... 1,187,886 50
From interest on loans, deposits and investments..... 235,641 69
From mortgages..... 306,800 00
From redemption of stocks..... 565,878 09
From stocks sold, par value, \$35,000; amount received therefor, 85,000 00
From loans repaid..... 187,000 00

\$2,905,589 50

PAYMENTS.

To depositors, including interest paid to them..... \$1,196,665 50
For loans on bonds and mortgages..... 854,050 00
For loans on stocks and other securities..... 168,400 00
For stocks and bonds purchased, par value, \$351,252.98; cost, including premiums, commissions, etc..... 856,115 61
For interest (other than interest payments to depositors)..... 2,528 13

REPORT ON SAVINGS BANKS.

For current expenses of the bank, viz.: Salaries.....	\$11,800 00	
For expenses of banking house or rent of banking rooms..	4,000 00	
For other expenses.....	1,429 98	
		\$17,229 98
Cash on hand and in banks or trust companies, December 31, 1894, after transactions of the day.....		310,602 28
		<u>\$2,905,589 50</u>

STATISTICAL INFORMATION.

Number of open accounts, January 1, 1895	7,808
Number of accounts opened or reopened during the year 1894.....	996
Number of accounts closed during the year 1894.....	956
Total number of deposits received during the year 1894.....	8,391
Total number of payments to depositors during the year 1894..	9,102
Amount deposited during the year 1894, not including interest credited for that period.....	\$1,187,896 50
Amount withdrawn during the year 1894.....	1,196,665 50
Amount of interest credited and paid for the year 1894, viz.:	
July, 1894.....	\$88,113 48
January, 1895.....	88,797 08
	176,870 56
Average amount of each account, January 1, 1895.....	631 49
Largest amount due any one depositor, January 1, 1895, exclusive of interest and of any deposits made by order of a court of record or of a surrogate	8,900 00
Number of such accounts which exceeded \$3,000.....	29

Rate per cent of dividends or interest to depositors during the year 1894, 4 per cent.

56. CITIZENS' SAVINGS BANK OF THE CITY OF NEW YORK.

[56 and 58 Bowery; incorporated 1860.]

EDWARD A. QUINTARD, *President*.

HENRY HASLER, *Secretary*.

TRUSTEES.

DANIEL BUTTERFIELD,
WILLIAM E. CLARK,
BARAK G. COLES,
JOHN L. DUDLEY,
MARVELLE W. COOPER,
COURTLAND D. MOSS,
HENRY HASLER,

JOHN W. PIRSSON,
EDWARD A. QUINTARD,
CHARLES F. BURDETT,
E. BENEDICT OAKLEY,
CHARLES H. STEINWAY,
DOUGLAS TAYLOR,
RICHARD C. McCORMICK,

GEORGE W. ODELL,
FERDINAND TRAUD,
THOMAS L. JAMES,
LOCKE W. WINCHESTER,
WILLIAM OTTMANN,
THOMAS H. WOOD,
JOHN H. PEET.

FINANCIAL.

RESOURCES.

Bonds and mortgages			\$4,123,200 00
Stock investments, viz.:			
<i>Stocks and bonds.</i>	<i>Cost.</i>	<i>Par value.</i>	<i>Estimated market value.</i>
United States.....	\$800,000 00	\$800,000 00	\$912,000 00
State of Delaware.....	20,000 00	20,000 00	20,000 00
State of Missouri.....	3,000 00	3,000 00	3,000 00
State of Kansas.....	227,823 85	227,823 85	233,083 85
State of Nebraska.....	34,000 00	32,000 00	34,560 00
State of North Dakota.....	529,673 28	529,673 28	552,281 28
State of South Dakota.....	425,100 00	425,100 00	448,409 50
State of Washington.....	270,000 00	270,000 00	270,000 00
State of Idaho.....	50,000 00	50,000 00	56,500 00
State of California.....	100,000 00	100,000 00	110,000 00
State of Colorado.....	50,000 00	50,000 00	50,000 00
Cities in other States.....	525,000 00	525,000 00	561,250 00
Cities in this State.....	2,429,000 00	2,429,000 00	2,535,440 00
Counties in this State.....	239,000 00	239,000 00	265,440 00
	<u>\$6,808,597 23</u>	<u>\$6,823,597 23</u>	<u>\$6,734,004 73</u>
			6,734,004 73

NEW YORK COUNTY.

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Amount loaned on stocks as authorized by chapter 689, Laws of 1893	\$103,600 00
Banking house and lot, cost, \$98,000; estimated present value.	98,000 00
Cash on deposit in banks or trust companies	1,074,820 27
Cash on hand	209,830 81
All other assets, not included above, viz.: Interest accrued ...	181,776 11
	<u>\$12,473,781 92</u>

LIABILITIES.

Amount due depositors, viz.:

Principal	\$10,879,466 43
Interest credited for the six months ending with December 31, 1894	196,048 65
	<u>\$11,075,515 08</u>
Surplus	1,898,216 84
	<u>\$12,473,781 92</u>

CASH TRANSACTIONS DURING THE YEAR 1894.

RECEIPTS.

Cash on hand and in banks or trust companies, January 1, 1894, before transactions of the day	\$1,450,115 85
From depositors, not including interest credited	3,903,750 99
From interest on loans, deposits and investments	488,833 41
From rents from banking house	6,000 00
From mortgages	555,500 00
From redemption of stocks	52,564 77
From stocks sold, par value, \$185,000; amount received therefor	185,000 00
From loans repaid	514,300 00
From all other sources, viz.: Insurance premium advanced, returned	7 00
	<u>\$7,155,572 02</u>

PAYMENTS.

To depositors, including interest paid to them	\$3,782,671 68
For loans on bonds and mortgages	358,700 00
For loans on stocks and other securities	588,600 00
For stocks and bonds purchased, par value, \$965,000; cost, including premiums, commissions, etc	1,090,434 54
For current expenses of the bank, viz.: Salaries	\$38,750 00
For expenses of banking house or rent of banking rooms,	3,308 94
For other expenses	9,048 63
	51,007 77
Other payments, viz.: Insurance premium advanced	7 00
Cash on hand and in banks or trust companies, December 31, 1894, after transactions of the day	1,284,151 08
	<u>\$7,155,572 02</u>

STATISTICAL INFORMATION.

Number of open accounts, January 1, 1895	\$39,778 00
Number of accounts opened or reopened during the year 1894,	8,084 00
Number of accounts closed during the year 1894	7,422 00
Total number of deposits received during the year 1894	51,821 00
Total number of payments to depositors during the year 1894 ..	45,592 00
Amount deposited during the year 1894, not including interest credited for that period	\$3,903,750 99
Amount withdrawn during the year 1894	3,782,671 68

REPORT ON SAVINGS BANKS.

Amount of interest credited and paid for the year 1894, viz.:

July, 1894	\$199,995 75	
January, 1895.....	196,048 65	
		\$396,044 40
Average amount of each account, January 1, 1895		871 93
Largest amount due any one depositor, January 1, 1895, exclusive of interest and of any deposits made by order of a court of record or of a surrogate		4,000 00
Number of such accounts which exceeded \$3,000		1

Rate per cent of dividends or interest to depositors during the year 1894,
4 per cent.

57. DOLLAR SAVINGS BANK, NEW YORK CITY.

[3635 Third avenue; incorporated 1890.]

JOHN HAFFEN, *President.*W. M. KERN, *Secretary.*

TRUSTEES.

JOHN HAFFEN,
CHARLES KERVAN,
JULES F. VALOIS,
BERNARD FRENCH,
JAMES S. BRYANT,
BRYAN G. HUGHES,

C. P. FABER,
JAMES M. LA COSTE,
JAMES L. WELLS,
W. M. KERN,
ANTON RINSCHLER,

THOMAS WACKELLAR,
CHARLES VAN RIPER,
GEORGE M. WACKELLAR,
CHARLES W. BOGART,
HENRY NEUBECK,
JOHN LANZER.

FINANCIAL.

RESOURCES.

Bonds and mortgages.....	\$112,050 00
Cash on deposit in banks or trust companies.....	33,863 15
Cash on hand.....	3,828 08
	\$149,735 18

LIABILITIES.

Amount due depositors, viz.:

Principal	\$147,023 39	
Interest credited for the six months ending with December 31, 1894.....	2,223 49	
		\$149,245 88
Surplus.....		489 30
		\$149,735 18

CASH TRANSACTIONS DURING THE YEAR 1894.

RECEIPTS.

Cash on hand and in banks or trust companies, January 1, 1894, before transactions of the day.....	\$26,340 00
From depositors, not including interest credited.....	150,258 08
From interest on loans, deposits and investments.....	5,975 51
From all other sources, viz.: Trustees.....	300 00
	\$182,773 59

PAYMENTS.

To depositors, including interest paid to them.....	\$108,570 23
For loans on bonds and mortgages.....	39,850 00
For current expenses of the bank, viz.: Salaries	\$700 00
For expenses of banking house or rent of banking rooms..	430 00
For other expenses.....	548 13
	1,668 13
Cash on hand and in banks or trust companies, December 31, 1894, after transactions of the day.....	37,665 18
	\$182,773 59

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STATISTICAL INFORMATION.

Number of open accounts, January 1, 1895.....	\$3,306
Number of accounts opened or reopened during the year 1894..	887
Number of accounts closed during the year 1894	878
Total number of deposits received during the year 1894.....	5,001
Total number of payments to depositors during the year 1894..	3,123
Amount deposited during the year 1894, not including interest credited for that period.....	\$150,258 02
Amount withdrawn during the year 1894.....	108,570 23
Amount of interest credited and paid for the year 1894, viz.:	
July, 1894.....	\$1,801 02
January, 1895.....	2,223 49
	4,024 51
Average amount of each account, January 1, 1895.....	67 65
Largest amount due any one depositor, January 1, 1895, exclusive of interest and of any deposits made by order of a court of record or of a surrogate	8,000 00

Rate per cent of dividends or interest to depositors during the year 1894, 3 and 4 per cent.

58. DRY DOCK SAVINGS INSTITUTION, NEW YORK CITY.

[341 and 343 Bowery; incorporated 1848.]

JOHN TIEBOUT, *President.*

CHARLES MIELLING, *Secretary.*

TRUSTEES.

JOHN TIEBOUT,
S. P. PATTERSON,
DAVID J. TAFF,
ANDREW MILLS,
SIDNEY W. HOPKINS,
ROBERT J. WRIGHT,

HENRY E. CRAMPTON,
ABNER B. MILLS,
CHARLES E. FEEL,
GEORGE B. RHODES,
FREDERICK ZITTEL,

HENRY C. PERLEY,
JOHN A. TACKABERRY,
CHARLES T. GALLOWAY,
A. T. J. RICE,
W. H. HOLLISTER,
GUY CULGIN.

FINANCIAL.

RESOURCES.

Bonds and mortgages.....	\$9,096,600 00
Stock investments, viz.:	

<i>Stocks and bonds.</i>	<i>Cost.</i>	<i>Par value.</i>	<i>Estimated market value.</i>
United States	\$1,322,141 32	\$1,127,000 00	\$1,255,210 00
District of Columbia.....	26,742 19	25,000 00	25,000 00
State of Connecticut.....	64,206 70	60,000 00	60,900 00
State of Indiana	596,181 31	588,000 00	588,000 00
State of Massachusetts	102,268 49	100,000 00	104,500 00
State of Missouri	402,281 17	400,000 00	400,000 00
Cities in other States	381,879 84	350,000 00	381,000 00
Cities in this State	5,020,732 33	4,577,830 98	4,918,300 98
Counties in this State.....	880,695 68	854,000 00	857,312 50
Towns in this State	1,100 00	1,100 00	1,000 00
	<u>\$8,799,829 16</u>	<u>\$8,091,820 18</u>	<u>\$8,591,123 48</u>

Banking house and lot, cost, \$568,571.81; estimated present value.....	250,000 00
Cash on deposit in banks or trust companies.....	1,152,781 09
Cash on hand	289,899 21
All other assets, not included above, viz.: Interest accrued....	274,126 80

\$19,654,080 58

REPORT ON SAVINGS BANKS.

LIABILITIES.

Amount due depositors, viz.:

Principal	\$17,501,354 00	
Interest credited for the six months ending with December 31, 1894.....	291,909 78	
		\$17,793,253 87
Surplus		1,860,776 71
		<u>\$19,654,030 58</u>

CASH TRANSACTIONS DURING THE YEAR 1894.

RECEIPTS.

Cash on hand and in banks or trust companies, January 1, 1894, before transactions of the day.....	\$733,058 33
From depositors, not including interest credited	5,272,509 96
From interest on loans, deposits and investments	810,788 30
From mortgages.....	592,700 00
From redemption of stocks.....	308,830 96
From stocks sold, par value, \$398,000; amount received therefor.....	907,916 25
From loans repaid.....	36,000 00
	<u>\$8,661,803 77</u>

PAYMENTS.

To depositors, including interest paid to them	\$5,746,748 96
For loans on bonds and mortgages	500,800 00
For stocks and bonds purchased, par value, \$335,000; cost, including premiums, commissions, etc.	914,936 67
For current expenses of the bank, viz.: Salaries.....	\$41,898 50
For expense of banking house or rent of banking rooms ...	4,454 63
For other expenses.....	10,794 71
	57,137 84
Cash on hand and in banks or trust companies, December 31, 1894, after transactions of the day.....	1,442,180 30
	<u>\$8,661,803 77</u>

STATISTICAL INFORMATION.

Number of open accounts, January 1, 1895	49,937
Number of accounts opened or reopened during the year 1894..	13,064
Number of accounts closed during the year 1894	11,788
Total number of deposits received during the year 1894 ..	69,031
Total number of payments to depositors during the year 1894..	66,553
Amount deposited during the year 1894, not including interest credited for that period	\$5,272,509 96
Amount withdrawn during the year 1894.....	5,746,748 96
Amount of interest credited and paid for the year 1894, viz.:	
July, 1894.....	\$398,912 10
January, 1895.....	291,909 78
	<u>580,911 88</u>

NEW YORK COUNTY.

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Average amount of each account, January 1, 1895	\$356 31
Largest amount due any one depositor, January 1, 1895, exclusive of interest and of any deposits made by order of a court of record or of a surrogate	4,132 00
Number of such accounts which exceeded \$3,000	4

Rate per cent of dividends or interest to depositors during the year 1894, 3 and 4 per cent.

59. EAST RIVER SAVINGS INSTITUTION, NEW YORK CITY.

[3 Chambers street; incorporated 1848.]

WILLIAM H SLOCUM, *President.*

CHARLES A. WHITNEY, *Secretary.*

TRUSTEES.

WILLIAM A. SLOCUM,
CHARLES F. GOODRUE,
HAMILTON R. SEARLES,
NATHANIEL M. TERRY,
WILLIAM MONTROSS,
HENRY L. SLOTE,

JOHN H. WAYDELL,
AMASA H. SCOVILLE,
WILLIAM C. SMITH,
JOSHUA H. CORT,
CHARLES FRAZIER,
RICHARD YOUNG,
HENRY T. NICHOLS.

BIRNKERHOFF MEYERS,
ANDREW J. ROBINSON,
J. SINCLAIR ARMSTRONG,
GEORGE ABEL,
WARREN C. BARBER,
DICK S. RAMSAY,

FINANCIAL.

RESOURCES.

Bonds and mortgages	\$6,730,565 00
Stock investments, viz.:	

<i>Stocks and bonds.</i>	<i>Cost.</i>	<i>Par value.</i>	<i>Estimated market value.</i>	
United States	\$2,647,521 89	\$3,463,000 00	\$3,781,530 00	
State of Massachusetts	257,375 00	250,000 00	260,000 00	
State of Maine	149,635 00	150,000 00	150,000 00	
State of Indiana	307,500 00	300,000 00	300,000 00	
State of Missouri	176,610 00	174,000 00	174,000 00	
Cities in other States	606,854 19	586,000 00	605,460 00	
Cities in this State	684,562 49	677,549 82	700,067 82	
Counties in this State	30,546 00	30,000 00	30,000 00	
	<u>\$4,860,594 57</u>	<u>\$4,630,549 82</u>	<u>\$5,001,057 82</u>	5,001,057 82

Amount loaned on stocks as authorized by chapter 689, Laws of 1892	76,000 00
Banking house and lot, cost, \$45,089.77; estimated present value,	75,000 00
Cash on deposit in banks or trust companies	845,154 15
Cash on hand	95,949 70
All other assets, not included above, viz.: Interest accrued	117,480 52

\$12,941,307 19

LIABILITIES.

Amount due depositors, viz.:

Principal	\$10,563,606 12
Interest credited for the six months ending with December 31, 1894	197,913 56
	<u>\$10,761,519 68</u>
Surplus	2,179,687 51
	<u>\$12,941,307 19</u>

REPORT ON SAVINGS BANKS.

CASH TRANSACTIONS DURING THE YEAR 1894.

RECEIPTS.

Cash on hand and in banks or trust companies, January 1, 1894, before transactions of the day.....	\$1,189,491 67
From depositors, not including interest credited.....	2,974,710 40
From interest on loans, deposits and investments.....	511,027 41
From rents from banking house.....	2,634 45
From mortgages.....	837,650 00
From redemption of stocks.....	205,000 00
	<hr/>
	\$5,170,513 98

PAYMENTS.

To depositors, including interest paid to them.....	\$2,951,249 84
For loans on bonds and mortgages.....	837,800 00
For loans on stocks and other securities.....	1,000 00
For stocks and bonds purchased, par value, \$371,000; cost, in- cluding premiums, commissions, etc.....	915,015 78
For interest (other than interest payments to depositors).....	6,013 41
	<hr/>
For current expenses of the bank, viz.: Salaries.....	\$33,361 94
For expenses of banking house or rent of banking rooms..	1,133 47
For other expenses.....	3,629 64
	<hr/>
	28,831 05
Cash on hand and in banks or trust companies, December 31, 1894 after transactions of the day.....	941,103 85
	<hr/>
	\$5,170,513 98

STATISTICAL INFORMATION.

Number of open accounts, January 1, 1895.....	16,813
Number of accounts opened or reopened during the year 1894.....	2,130
Number of accounts closed during the year 1894.....	2,225
Total number of deposits received during the year 1894.....	13,500
Total number of payments to depositors during the year 1894..	15,784
Amount deposited during the year 1894, not including interest credited for that period.....	\$2,974,710 40
Amount withdrawn during the year 1894.....	2,951,249 84
Amount of interest credited and paid for the year 1894, viz.:	
July, 1894.....	\$193,333 93
January, 1895.....	197,913 56
	<hr/>
	391,166 49
Average amount of each account, January 1, 1895.....	659 00
Largest amount due any one depositor, January 1, 1895, exclu- sive of interest and of any deposits made by order of a court of record or of a surrogate.....	5,100 00
Number of such accounts which exceeded \$3,000.....	31

Rate per cent of dividends or interest to depositors during the year 1894, 4 per cent.

D. EMIGRANT INDUSTRIAL SAVINGS BANK, NEW YORK CITY.

[51 Chambers street; incorporated 1850.]

JAMES McMAHON, President.

DAVID LEDWITH, Comptroller.

TRUSTEES.

**JAMES McMAHON,
JES OLWELL,
RYAN LAWRENCE,
JES BORKE,
HENRY AMY,
JES R. FLOYD,**

**CHARLES V. FORNES,
JOHN GOOD,
ROBERT J. HOGUET,
JAMES J. JOHNSON,
JOHN D. KEILEY, JR.,
HERMAN RIDDER,
MILES TIERNEY.**

**EUGENE KELLY,
JOHN A. McCALL,
P. H. LEONARD,
JOHN C. MCCARTHY,
L. V. O'DONOHUE,
JOHN CRANE,**

FINANCIAL.

RESOURCES.

Bonds and mortgages..... \$26,048,658 21
Stock investments, viz.:

<i>Stocks and bonds.</i>	<i>Cost.</i>	<i>Par value.</i>	<i>Estimated market value.</i>	
United States.....	\$4,898,734 10	\$4,287,000 00	\$4,931,310 00	
State of Connecticut.....	10,437 50	10,000 00	10,000 00	
State of Delaware.....	54,450 00	50,000 00	50,000 00	
State of Indiana.....	508,850 00	500,000 00	500,000 00	
State of Kentucky.....	36,367 50	33,000 00	37,980 00	
State of Maryland.....	1,364,987 50	1,325,000 00	1,329,425 00	
State of Massachusetts.....	471,041 30	440,800 00	454,000 00	
State of Missouri.....	413,830 00	410,000 00	410,000 00	
State of New Hampshire.....	102,371 15	80,500 00	90,785 00	
Titles in other States.....	216,062 50	200,000 00	215,687 50	
Titles in this State.....	16,807,476 05	13,630,500 00	15,466,837 50	
Counties in this State.....	763,116 30	717,000 00	724,782 50	
	<u>\$25,106,423 90</u>	<u>\$21,738,000 00</u>	<u>\$24,360,807 50</u>	24,260,807 50

Banking house and lot, cost, \$841,776.34; estimated present value 500,000 00
Cash on deposit in banks or trust companies..... 470,861 85
Cash on hand 1,072,190 79
All other assets, not included above, viz.: Interest accrued ... 452,225 16
\$52,799,748 01

LIABILITIES.

Amount due depositors, viz.:

Principal	\$44,680,274 81
Interest credited for the six months ending with December 31, 1894	836,490 04
	<u>\$45,506,764 85</u>
Surplus	7,292,975 16
	<u><u>\$52,799,748 01</u></u>

CASH TRANSACTIONS DURING THE YEAR 1894.

RECEIPTS.

Cash on hand and in banks or trust companies, January 1, 1894, before transactions of the day \$1,693,938 75
From depositors, not including interest credited 13,471,058 31
From interest on loans, deposits and investments 2,422,576 13

REPORT ON SAVINGS BANKS.

From rents from banking house.....	\$31,496 99
From rents from other real estate	1,062 00
From mortgages.....	1,262,500 00
From redemption of stocks	160,000 00
From stocks sold, par value, \$151,500; amount received therefor,	153,018 10
From all other sources, viz.: Real estate sold	48,710 44
	<u>\$19,244,385 63</u>

PAYMENTS.

To depositors, including interest paid to them	\$12,209,825 41
For loans on bonds and mortgages	1,990,133 21
For stocks and bonds purchased, par value, \$2,918,500; cost, including premiums, commissions, etc	8,875,801 90
For interest (other than interest payments to depositors).....	6,632 63
For current expenses of the bank, viz: Salaries	\$79,838 00
For expenses of banking house or rent of banking rooms..	22,323 94
For other expenses.....	16,827 98
	<u>119,049 92</u>
For repairs and other incidental expenses on real estate, except banking house.....	290 42
Other payments, viz.: Short cash.....	100 00
Cash on hand and in banks or trust companies, December 31, 1894, after transactions of the day	1,543,052 14
	<u>\$19,244,385 63</u>

STATISTICAL INFORMATION.

Number of open accounts, January 1, 1895	76,757
Number of accounts opened or reopened during the year 1894..	14,625
Number of accounts closed during the year 1894	12,507
Total number of deposits received during the year 1894	87,374
Total number of payments to depositors during the year 1894..	100,139
Amount deposited during the year 1894, not including interest credited for that period.....	\$18,471,083 21
Amount withdrawn during the year 1894.	12,209,825 41
Amount of interest credited and paid for the year 1894, viz.:	
July, 1894	\$301,164 95
January, 1895.....	836,490 04
	<u>1,627,654 99</u>
Average amount of each account, January 1, 1895.....	592 58
Largest amount due any one depositor, January 1, 1895, exclusive of interest and of any deposits made by order of a court of record or of a surrogate	15,000 00
Number of such accounts which exceeded \$3,000	200

Rate per cent of dividends or interest to depositors during the year 1894,
4 per cent.

61. EXCELSIOR SAVINGS BANK, NEW YORK CITY.

[79 West Twenty-third street; incorporated 1889.]

GE C. WALDO, *President.*JOHN C. GRISWOLD, *Secretary.***TRUSTEES.**DICKSON,
ED L. MERRIFIELD,
AM J. ROOME,
J C. GULICK,
ASHMAN,
ST C. BROWN,GEORGE C. WALDO,
RICHARD A. CUNNINGHAM,
DANIEL D. YOWANS,
ALONZO E. CONOVER,
GEORGE C. CURRIER,HENRY GILSEY,
WILLIAM H. WOOLVERTON,
JOHN C. GULICK,
JAMES H. BRESLIN,
ALFRED J. CAMMEYER,
MICHAEL COLEMAN.**FINANCIAL.****RESOURCES.**

Real estate and mortgages.....		\$672,600 00
Stock investments, viz.:		

Stocks and bonds	Cost.	Par value.	Estimated market value.
of North Dakota.....	\$16,914 41	\$16,047 00	\$16,897 00
of Texas.....	4,564 00	4,000 00	4,580 00
of Alabama.....	20,400 00	20,000 00	20,700 00
in this State.....	223,208 52	205,207 11	221,728 75
Bonds in this State.....	51,000 00	50,000 00	51,050 00
in this State.....	296,638 78	264,100 00	298,730 50
in this State.....	21,468 88	121,997 98	124,519 00
in district.....	33,210 00	33,000 00	33,625 00
	<u>\$776,391 54</u>	<u>\$714,051 04</u>	<u>\$784,688 25</u>

784,688 25

Amount loaned on stocks as authorized by chapter 689, Laws of 1892.....	25,000 00
State, cost, \$4,612.88; estimated present value.....	4,612 88
on deposit in banks or trust companies.....	25,584 20
on hand.....	4,995 99
Other assets, not included above, viz.:	

Interest accrued.....	\$26,080 99
Reserves.....	4,000 00
	<u>30,080 99</u>

\$1,547,462 31**LIABILITIES.**

Amount due depositors, viz.:

Capital.....	\$1,463,331 64
Interest credited for the six months ending with December 31, 1894.....	22,327 07

\$1,505,658 71

Reserves.....	41,793 60
---------------	-----------

\$1,547,462 31**CASH TRANSACTIONS DURING THE YEAR 1894.****RECEIPTS.**

on hand and in banks or trust companies, January 1, 1894,	
more transactions of the day.....	\$49,838 48
deposits, not including interest credited.....	1,079,245 96
interest on loans, deposits and investments.....	62,907 42
rents from real estate.....	100 00
mortgages.....	114,000 00
redemption of stocks.....	41,000 27
stocks sold, par value, \$29,000; amount received therefor,	29,818 75
loans repaid.....	30,000 00

From all other sources, viz.:

Searching real estate records, repaid	\$7 00	
Insurance account.....	90 50	
Error in interest to depositors	20	
Premium, United States bonds sold.....	90 00	
		\$186 41
		<u>\$1,406,589 29</u>

PAYMENTS.

To depositors, including interest paid to them		\$909,299 26
For loans on bonds and mortgages		88,700 00
For loans on stocks and other securities		55,000 00
For stocks and bonds purchased, par value, \$277,497.98; cost, including premiums, commissions, etc.		308,531 13
For interest (other than interest payments to depositors)		2,312 34
For current expenses of the bank, viz.: Salaries	\$3,009 84	
For expenses of banking house or rent of banking rooms ..	5,256 36	
For other expenses.....	2,436 99	
		16,708 19
For real estate acquired by foreclosure, or in settlement of debts due the bank		4,612 66
For taxes on real estate, except banking house		17 25
For repairs and other incidental expenses on real estate, except banking house.....		9 94
Other payments, viz.:		
Insurance account	\$11 00	
Profit and loss.....	962 00	
		968 00
Cash on hand and in banks or trust companies, December 31, 1894, after transactions of the day		30,580 19
		<u>\$1,406,589 29</u>

STATISTICAL INFORMATION.

Number of open accounts, January 1, 1895	6,029
Number of accounts opened or reopened during the year 1894 ..	1,943
Number of accounts closed during the year 1894	1,501
Total number of deposits received during the year 1894	13,339
Total number of payments to depositors during the year 1894 ..	13,339
Amount deposited during the year 1894, not including interest credited for that period.....	\$1,079,345 96
Amount withdrawn during the year 1894.....	909,299 26
Amount of interest credited and paid for the year 1894, viz.:	
July, 1894.....	\$30,670 71
January, 1895.....	23,337 07
	48,007 78
Average amount of each account, January 1, 1895	250 11
Largest amount due any one depositor, January 1, 1895, exclusive of interest and of any deposits made by order of a court of record or of a surrogate	3,200 00
Number of such accounts which exceeded \$3,000	2

Rate per cent of dividends or interest to depositors during the year 1894, per cent.

62. FRANKLIN SAVINGS BANK, NEW YORK CITY.

[656 and 658 Eighth avenue; incorporated 1860.]

IBALD TURNER, *President.*

WILLIAM G. CONKLIN, *Secretary.*

TRUSTEES.

JOSEPH H. BEYER,
JOSEPH CROUCH,
L. CAMPBELL,
JAM M. McLAURY,
OMEG G. HITCHCOCK,
D. ROBINSON,
S. SILLS,

WILLIAM H. VANKLEECK,
JOSEPH H. CHAPMAN,
GEORGE G. ROCKWOOD,
JOHN J. SMITH,
ARCHIBALD TURNER,
BERNARD KARSCH,

ABRAHAM AYRES
JAMES G. CANNON,
J. EDGAR LEAYCRAFT,
WILLIAM G. CONKLIN,
THOMAS C. ACTON,
WILSON M. POWELL,
JAMES VAN DYKE CARD

FINANCIAL.

RESOURCES.

Real estate and mortgages..... \$3,029,000 00
Stock investments, viz.:

Stocks and bonds.	Cost.	Par value.	Estimated market value.
United States.....	\$349,018 27	\$303,000 00	\$336,000 00
of Massachusetts.....	106,000 00	100,000 00	104,000 00
of Missouri.....	101,187 50	100,000 00	100,000 00
of Minnesota.....	3,030 00	3,000 00	3,000 00
in other States.....	164,500 00	150,000 00	163,500 00
in this State.....	2,058,627 60	1,870,400 00	1,998,479 00
Bonds in this State.....	544,198 00	490,000 00	536,800 00

\$3,815,561 87 \$2,946,400 00 \$3,241,779 00

3,241,779 00

Amount loaned on stocks as authorized by chapter 689, Laws 1893.....

800 00

Building house and lot, cost, \$145,000; estimated present value,.....

100,000 00

Amount on deposit in banks or trust companies.....

412,176 07

Amount on hand.....

60,664 11

Other assets, not included above, viz.: Interest accrued....

92,726 42

\$6,986,645 60

LIABILITIES.

Amount due depositors, viz.:

Principal..... \$6,188,867 90

Interest credited for the six months ending with December 31, 1894.....

97,778 97

\$6,286,140 87

Plus.....

650,504 73

\$6,986,645 60

CASH TRANSACTIONS DURING THE YEAR 1894.

RECEIPTS.

Amount on hand and in banks or trust companies, January 1, 1894,

More transactions of the day.....

\$465,024 62

Amount deposited, not including interest credited.....

2,604,078 89

Interest on loans, deposits and investments.....

300,748 06

From rents from banking house.....	\$3,297 44
From mortgages.....	259,400 00
From redemption of stocks.....	14,000 00
From stocks sold, par value, \$170,089.84; amount received there- for	172,449 34
From loans repaid.....	123,150 00
	<hr/> <hr/>
	\$3,943,143 35

PAYMENTS.

To depositors, including interest paid to them	\$2,575,637 61
For loans on bonds and mortgages	193,000 00
For loans on stocks and other securities.....	87,450 00
For stocks and bonds purchased, par value, \$586,600; cost, including premiums, commissions, etc.....	582,415 77
For interest (other than interest payments to depositors)	2,609 55
For current expenses of the bank, viz.: Salaries.....	\$22,829 64
For expenses of banking house or rent of banking rooms..	1,970 44
For other expenses	3,360 16
	<hr/>
	28,190 24
Cash on hand and in banks or trust companies, December 31, 1894, after transactions of the day.....	472,840 18
	<hr/> <hr/>
	\$3,943,143 35

STATISTICAL INFORMATION.

Number of open accounts, January 1, 1895 ..	24,371
Number of accounts opened or reopened during the year 1894.	5,223
Number of accounts closed during the year 1894.....	4,609
Total number of deposits received during the year 1894	40,327
Total number of payments to depositors during the year 1894..	37,944
Amount deposited during the year 1894, not including interest credited for that period.....	\$2,604,078 00
Amount withdrawn during the year 1894.....	2,575,637 61
Amount of interest credited and paid for the year 1894, viz.:	
July, 1894.....	\$25,043 58
January, 1895	97,772 97
Credited at other periods.....	2 08
	<hr/>
	122,818 63
Average amount of each account, January 1, 1895	254 96
Largest amount due any one depositor, January 1, 1895, exclusive of interest and of any deposits made by order of a court of record or of a surrogate	6,000 00
Number of such accounts which exceeded \$3,000.....	21
	<hr/> <hr/>

Rate per cent of dividends or interest to depositors during the year 1894, 3
per cent.

MAN SAVINGS BANK IN THE CITY OF NEW YORK.

[157 Fourth avenue; incorporated 1839.]

INGER, *President*.GUSTAV AMTHOR, *Treasurer*.

TRUSTEES.

IGER,
ILL,
DONCK,
INWAY,
OLLER,
JER,
UNN,ALFRED ROELKER,
KARL MEISSNER,
EWALD FLEITMANN,
GUST HEYE,
C. A. ZOEBLICH,
GEORGE F. VICTOR,
GEORGE GUDEWILL,
BERNARD AMEND,DALLAS B. PRATT,
ERNEST STEIGER,
CASIMIR TAG,
FERDINAND KNAUTH,
ALFRED DOLGE,
CARL GOEPEL,
HENRY LINDENMEYER,
ROBERT REUTTER.

FINANCIAL.

RESOURCES.

mortgages..... \$16,869,079 00
 estments, viz.:

<i>bonds.</i>	Cost.	Par value.	Estimated market value.
.....	\$3,184,351 80	\$3,239,000 00	\$3,283,082 50
uri.....	994,314 89	961,000 00	982,705 00
i.....	449,884 80	422,900 00	508,145 00
na.....	1,180,196 59	1,100,000 00	1,100,000 00
land.....	1,519,182 88	1,592,000 00	1,591,000 00
.....	275,733 63	275,000 00	275,000 00
achusetts.....	976,751 17	899,844 00	910,914 88
Jersey.....	157,891 67	131,000 00	143,492 50
nesota.....	685,443 84	680,000 00	685,800 00
ado.....	317,511 78	306,000 00	315,000 00
Carolina.....	507,500 00	500,000 00	507,500 00
essee.....	460,147 50	459,000 00	460,147 50
States.....	2,375,758 56	2,314,901 00	2,384,311 67
tate.....	1,266,967 65	1,219,154 93	1,248,454 93

\$14,844,596 41 \$13,693,299 93 \$14,409,553 88

ned on stocks as authorized by chapter 689, Laws 14,409,553 88

use and lot, cost, \$834,488.78; estimated present 60,000 00

osit in banks or trust companies..... 575,000 00

id..... 2,163,757 67

sets, not included above, viz.: 894,281 91

rued..... \$406,732 72

bank building..... 1,224 22

407,956 94

\$35,379,628 90

LIABILITIES.

depositors, viz.:

..... \$31,537,695 19

added for the six months ending with December 575,887 32

\$32,163,582 51

3,216,046 89

\$35,379,628 90

CASH TRANSACTIONS DURING THE YEAR 1894.

RECEIPTS.

Cash on hand and in banks or trust companies, January 1, 1894, before transactions of the day.....	\$9,724,070 22
From depositors, not including interest credited.....	10,227,142 15
From interest on loans, deposits and investments.....	1,404,154 00
From rents from banking house.....	27,425 00
From mortgages.....	1,226,372 27
From redemption of stocks.....	555,885 21
From stocks sold, par value, \$252,865; amount received therefor.....	252,843 00
From loans repaid.....	182,000 00
	<hr/>
	\$16,552,844 16

PAYMENTS.

To depositors, including interest paid to them.....	\$9,307,823 12
For loans on bonds and mortgages.....	954,751 27
For stocks and bonds purchased, par value, \$2,951,201; cost, including premiums, commissions, etc.....	3,124,800 15
For interest (other than interest payments to depositors).....	16,527 22
For current expenses of the bank, viz.: Salaries.....	\$20,247 03
For expenses of banking house or rent of banking rooms..	7,426 73
For other expenses.....	12,429 00
	<hr/>
	81,263 05
Cash on hand and in banks or trust companies, December 31, 1894, after transactions of the day.....	3,058,000 05
	<hr/>
	\$16,552,844 16

STATISTICAL INFORMATION.

Number of open accounts, January 1, 1895.....	82,022
Number of accounts opened or reopened during the year 1894.....	16,857
Number of accounts closed during the year 1894.....	12,024
Total number of deposits received during the year 1894.....	109,875
Total number of payments to depositors during the year 1894..	95,693
Amount deposited during the year 1894, not including interest credited for that period.....	\$10,227,142 15
Amount withdrawn during the year 1894.....	9,307,823 12
Amount of interest credited and paid for the year 1894, viz.:	
July, 1894.....	\$352,900 24
January, 1895.....	575,857 22
	<hr/>
	1,128,758 46
Average amount of each account, January 1, 1895.....	320 00
Largest amount due any one depositor, January 1, 1895, exclusive of interest and of any deposits made by order of a court of record or of a surrogate.....	4,079 00
Number of such accounts which exceeded \$3,000.....	16

Rate per cent of dividends or interest to depositors during the year 1894, 4 per cent.

64. GREENWICH SAVINGS BANK, NEW YORK CITY.

[246 and 248 Sixth avenue; Incorporated 1883.]

HARSEN RHOADES, *President.*

JAMES QUINLAN, *Treasurer.*

TRUSTEES.

DICKERSON,
M REMSEN,
ARSEN RHOADES,
STEWART,
LINCOLN,
E. P. DALY,
McLEAN,
DOOTHOUT,
H. GRAY,
WILSON,

J. B. M. GROSVENOR,
WILLIAM MOIR,
GEORGE BLISS,
ARTHUR B. GRAVES,
EDWARD N. TAILER,
JOHN L. RIKER,
GEORGE C. DEWITT,
GEORGE W. SMITH,
FRANCIS H. LEGGETT,
CHARLES A. DAVISON,
WILLIAM R. STEWART.

ALGERNON S. FRISSEL,
WILLIAM T. WARDELL,
CHARLES STEWART SMITH,
DAVID M. MORRISON,
BENJAMIN O. CHISOLM,
WARREN N. GODDARD,
JAMES QUINLAN,
JOHN DOWNEY,
GEORGE G. HAVEN,
A. GIFFORD AGNEW,

FINANCIAL.

RESOURCES.

and mortgages..... \$11,992,800 00
k investments, viz.:

cks and bonds.	Cost.	Par value.	Estimated market value.
States.....	\$5,892,503 92	\$5,198,000 00	\$5,816,787 50
of Columbia.....	281,196 45	190,800 00	198,909 00
N. w Hampshire.....	427,968 17	282,000 00	397,351 80
Massachusetts.....	2,158,964 00	2,029,384 40	2,066,827 29
Rhode Island.....	226,286 16	295,000 00	295,000 00
Connecticut.....	290,809 94	272,000 00	272,157 50
Maine.....	38,552 47	400,000 00	401,000 00
Ohio.....	255,927 78	250,000 00	250,000 00
Indiana.....	305,190 40	300,000 00	300,750 00
Missouri.....	252,963 61	250,000 00	250,000 00
Pennsylvania.....	65,885 16	60,000 00	60,876 00
Minnesota.....	127,064 72	125,000 00	125,000 00
Other States.....	2,397,132 25	2,131,933 05	2,150,116 14
in this State.....	4,611,795 56	4,108,460 83	4,467,233 47
in this State.....	577,983 68	804,000 00	811,557 20
	<u>\$18,520,589 15</u>	<u>\$16,766,577 28</u>	<u>\$17,853,595 90</u>

ng house and lot, cost,\$611,686.52; estimated present value, 250,000 00
n deposit in banks or trust companies..... 1,088,855 30
n hand..... 502,054 57
er assets, not included above, viz.: Interest accrued... 325,917 16

\$32,012,222 93

LIABILITIES.

nt due depositors, viz.:

Capital.....	\$37,900,094 86
rest credited for the six months ending with December, 1894.....	517,218 88
	<u>\$28,417,313 76</u>
liabilities, viz.: Expenses incurred but unpaid.....	573 64
.....	<u>3,594,336 53</u>
	<u>\$32,012,222 93</u>

CASH TRANSACTIONS DURING THE YEAR 1894.

RECEIPTS.

on hand and in banks or trust companies, January 1, 1894,
re transactions of the day..... \$1,618,016 61
depositors, not including interest credited 7,920,208 92
interest on loans, deposits and investments 1,290,077 96
mortgages..... 857,800 00

REPORT ON SAVINGS BANKS.

From redemption of stocks	\$590,082 75
From stocks sold, par value, \$278,872.55; amount received therefor	275,042 94
From all other sources, viz.:	

Exchange (redemption Massachusetts sterling bonds).....	\$39 75
From a mortgagor for payment of taxes.....	377 50
Insurance premiums repaid.....	15 43
Rebate of taxes	29 43
Tellers overcash, found in banking rooms.....	58 00
	<u>510 10</u>
	<u>\$12,751,189 28</u>

PAYMENTS.

To depositors, including interest paid to them	\$5,884,449 86
For loans on bonds and mortgages	887,000 00
For stocks and bonds purchased, par value, \$3,959,090.88; cost, including premiums, commissions, etc	4,280,456 09
For interest (other than interest payments to depositors)	25,125 96

For current expenses of the bank, viz.: Salaries.....	\$33,175 99
For expenses of banking house or rent of banking rooms..	16,442 31
For other expenses.....	14,106 97
	<u>82,765 27</u>

Other payments, viz.:

Payment of interest to owners of United States bonds (sold by bank)	\$100 00
Taxes on account of mortgagor	375 05
Returned to mortgagor excess of amount sent to us.....	2 45
Insurance premium advanced on account of mortgagors..	15 43
Interest over payments returned to mortgagors.....	8 30
Tellers "shorts" during five years refunded to them.....	231 00
Commission for sale of bonds	210 00
Expressage on bonds.....	40 00
	<u>953 23</u>

Cash on hand and in banks or trust companies, December 31, 1894, after transactions of the day	1,590,409 87
	<u>\$12,751,189 28</u>

STATISTICAL INFORMATION.

Number of open accounts, January 1, 1895.....	56,894
Number of accounts opened or reopened during the year 1894,	13,535
Number of accounts closed during the year 1894	9,043
Total number of deposits received during the year 1894.....	71,007
Total number of payments to depositors during the year 1894.....	63,404
Amount deposited during the year 1894, not including interest credited for that period.....	\$7,920,208 92
Amount withdrawn during the year 1894.....	5,884,449 86
Amount of interest credited and paid for the year 1894, viz.:	

July, 1894.....	\$486,901 19
January, 1895.....	5 7,318 88
	<u>1,004,120 07</u>

Average amount of each account, January 1, 1895.....	483 00
Largest amount due any one depositor, January 1, 1895, exclusive of interest and of any deposits made by order of a court of record or of a surrogate	4,557 50
Number of such accounts which exceeded \$3,000.....	547

Rate per cent of dividends or interest to depositors during the year 1894,
4 per cent.

NEW YORK COUNTY.

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65. HARLEM SAVINGS BANK, NEW YORK CITY.

[Nos. 2279 and 2281 Third avenue; incorporated 1863.]

HARLES B. TOOKER, *President.*

L. HOMER HART, *Secretary.*

TRUSTEES.

HAS. B. TOOKER,
ILAS A. BRUSH,
MICHAEL WEBBER,
ABRAHAM C. JONES,
GEORGE EBERT,

MICHAEL DUFF,
GRANVILLE F. DAILEY,
JOSEPH SPEARS,
THOMAS CRAWFORD,

WM. E. TROTTER,
AUGUSTUS GAREISS,
D. M. WILLIAMS,
WM. B. REED,
WM. H. CALDWELL.

FINANCIAL.

RESOURCES.

Bonds and mortgages \$3,111,162 63
Stock investments, viz.:

<i>Stocks and bonds.</i>	<i>Cost.</i>	<i>Par value.</i>	<i>Estimated market value.</i>
United States	\$203,786 25	\$178,100 00	\$198,792 00
State of Texas	33,000 00	26,000 00	32,700 00
Cities in this State	1,278,162 87	1,037,000 00	1,258,090 00
Counties in this State	233,370 00	228,000 00	231,800 00
Towns in this State	223,546 27	216,834 27	225,199 27
Villages in this State	370,583 38	349,800 00	364,710 00
School district	69,342 60	68,000 00	70,340 00
	<u>\$2,411,691 27</u>	<u>\$2,098,234 27</u>	<u>\$2,411,691 27</u>

2,411,691 27

Banking house and lot, cost, \$128,389.81; estimated present value 110,800 00
Other real estate, cost, \$1,660; estimated present value 4,660 00
Cash on deposit in banks or trust companies 527,863 44
Cash on hand 82,892 97
All other assets, not included above, viz.: Interest accrued... 60,772 80

\$6,809,842 61

LIABILITIES.

Amount due depositors, viz.:

Principal	\$5,774,797 36
Interest credited for the six months ending with December 31, 1894	97,406 53
	<u>\$5,872,203 88</u>
Surplus	487,638 73
	<u>\$6,809,842 61</u>

CASH TRANSACTIONS DURING THE YEAR 1894.

RECEIPTS.

Cash on hand and in banks or trust companies, January 1, 1894, before transactions of the day	\$296,854 47
From depositors, not including interest credited	2,981,802 66
From interest on loans, deposits and investments	268,779 73
From rents from banking house	3,058 98
From mortgages	374,858 95
From stocks sold, par value, \$27,500; amount received therefor,	55,754 25
	<u>\$3,980,609 24</u>

REPORT ON SAVINGS BANKS.

PAYMENTS.

To depositors, including interest paid to them	\$2,915,156 58
For loans on bonds and mortgages	239,549 94
For stocks and bonds purchased, par value, \$123,000; cost, including premiums, commissions, etc	144,936 35
For current expenses of the bank, viz.: Salaries.....	\$21,639 21
For expenses of banking house or rent of banking rooms..	1,711 45
For other expenses.....	4,659 99
	28,010 65
For real estate acquired by foreclosure, or in settlement of debts due the bank	3,500 00
For repairs and other incidental expenses on real estate, except banking house.....	1,160 00
Other payments, viz.:	
Lot for banking house.....	\$5,800 00
Loss and gain for reduction of stocks.....	38,354 25
Loss and gain for other real estate.....	3,435 16
	37,489 41
Cash on hand and in banks or trust companies, December 31, 1894, after transactions of the day.....	610,756 41
	<u>\$3,980,009 24</u>

STATISTICAL INFORMATION.

Number of open accounts, January 1, 1895	23,760
Number of accounts opened or reopened during the year 1894,	6,254
Number of accounts closed during the year 1894.....	5,902
Total number of deposits received during the year 1894.....	42,579
Total number of payments to depositors during the year 1894,	40,139
Amount deposited during the year 1894, not including interest credited for that period	\$3,981,802 86
Amount withdrawn during the year 1894.....	2,915,156 58
Amount of interest credited and paid for the year 1894, viz.:	
July, 1894.....	\$95,484 06
January, 1895.....	97,406 52
	192,890 58
Average amount of each account, January 1, 1895.....	247 14
Largest amount due any one depositor, January 1, 1895, exclusive of interest and of any deposits made by order of a court of record or of a surrogate	9,254 30
Number of such accounts which exceeded \$3,000	70

Rate per cent of dividends or interest to depositors during [the year 1894, 3 and 4 per cent.

**INSTITUTION FOR THE SAVINGS OF MERCHANTS' CLERKS,
NEW YORK CITY.**

[20 Union square; incorporated 1848]

WARNER, President.

CHARLES C. BRINCKERHOFF, Secretary.

TRUSTEES.

CONSTABLE,
ROBBINS,
MILLER,
ARMSTRONG,
WILLIAMS,

EGERTON L. WINTHROP,
EDWARD M. TOWNSEND,
HEWLET SCUDDER,
ALBERT M. PATTERSON,
WM. J. QUINLAN, Jr.,

ANDREW WARNER,
N. DENTON SMITH,
W. EMLIN ROOSEVELT,
CHARLES G. THOMPSON,
FREDERICK BRONSON.

FINANCIAL.

RESOURCES.

and mortgages..... \$3,906,700 00
investments, viz :

and bonds.	Cost.	Par value.	Estimated market value.
tes.....	\$358,598 00	\$300,000 00	\$915,000 00
aine.....	115,151 00	105,000 00	105,363 50
assachusetts.....	545,870 00	528,000 00	533,138 75
onnecticut.....	113,880 00	110,000 00	110,835 00
aryland.....	206,850 00	200,000 00	203,875 00
is State.....	146,374 60	507,300 00	530,587 50
his State.....	558,819 45	476,000 00	489,090 00
	<u>\$3,943,147 05</u>	<u>\$2,726,300 00</u>	<u>\$3,887,778 75</u>

2,887,778 75

house and lot, cost, \$90,000; estimated present value.. 90,000 00
deposit in banks or trust companies 338,488 41
hand 48,151 98

assets, not included above, viz :

it accrued..... \$63,393 06
from bank building accrued..... 716 67

63,109 78

\$7,884,178 87

LIABILITIES.

due depositors, viz.:

al..... \$6,385,365 94
it credited for the six months ending with December
94..... 118,231 06
\$6,503,487 00
830,691 87
\$7,884,178 87

CASH TRANSACTIONS DURING THE YEAR 1894.

RECEIPTS.

hand and in banks or trust companies, January 1, 1894,
transactions of the day..... \$252,279 84
positors, not including interest credited 1,942,553 21
erest on loans, deposits and investments 271,571 87
its from banking house. 5,531 26
ortgages 420,500 00
emption of stocks..... 22,000 00
\$2,920,436 18

PAYMENTS.

itors, including interest paid to them..... \$1,674,161 14
on bonds and mortgages..... 501,000 00
ks and bonds purchased, par value, \$300,000; cost,
ing premiums, commissions, etc 328,888 00
est (other than interest payments to depositors)..... 595 54

REPORT ON SAVINGS BANKS.

For current expenses of the bank, viz.: Salaries.....	\$33,066 23	
For expenses of banking house or rent of banking rooms..	4,943 13	
For other expenses.....	3,183 99	
		\$31,197 44
Other payments, viz.: Profit and loss		8 67
Cash on hand and in banks or trust companies, December 31, 1894, after transactions of the day.....		886,590 39
		<u>\$2,920,436 18</u>

STATISTICAL INFORMATION.

Number of open accounts, January 1, 1895.....	12,944
Number of accounts opened or reopened during the year 1894,	1,596
Number of accounts closed during the year 1894.....	1,454
Total number of deposits received during the year 1894.....	13,043
Total number of payments to depositors during the year 1894,	12,588
Amount deposited during the year 1894, not including interest credited for that period.....	\$1,948,551 53
Amount withdrawn during the year 1894.....	1,674,161 14
Amount of interest credited and paid for the year 1894, viz.:	
July, 1894.....	\$113,423 27
January, 1895.....	118,321 06
	231,644 33
Average amount of each account, January 1, 1895	502 43
Largest amount due any one depositor, January 1, 1895, exclu- sive of interest and of any deposits made by order of a court of record or of a surrogate	4,826 76
Number of such accounts which exceeded \$3,000	88

Rate per cent of dividends or interest to depositors during the year 1894,
4 per cent.

67. IRVING SAVINGS INSTITUTION, NEW YORK CITY.

[96 Warren street; incorporated 1851.]

WM. H. B. TOTTEN, *President*,

G. BYRON LATIMER, *Secretary*.

TRUSTEES.

D. M. DEMAREST,
JOSEPH ROGERS,
J. A. HARDENBERGH,
E. C. KORNER,
W. E. COREY,
C. J. BLAUVELT,
F. MEYER,
G. A. ELLIS,
J. H. DYE,
W. H. B. TOTTEN,

H. DEMAREST,
M. GERDES,
D. B. HALSTEAD,
T. STILLMAN,
J. K. LASHER,
L. J. SEAMAN,
C. W. MILLER,
G. OAKLEY,
HENRY KROGER,

W. H. DUCKWORTH,
A. G. BOGERT,
J. W. CASTREE,
F. GREEN,
J. E. CARPENTER,
G. W. MILLAR,
C. H. FANCHER,
J. W. NIX,
G. B. LATIMER,
O. D. BOSCHEN.

FINANCIAL.

RESOURCES.

Bonds and mortgages			\$3,279,400 00
Stock investments, viz.:			
<i>Stocks and bonds.</i>	<i>Cost.</i>	<i>Par value.</i>	<i>Estimated market value.</i>
United States	\$1,330,173 61	\$1,220,000 00	\$1,377,700 00
Cities in this State	1,207,219 05	1,000,000 00	1,113,950 00
Counties in this State	138,153 05	119,000 00	124,950 00
	<u>\$2,675,545 71</u>	<u>\$2,339,000 00</u>	<u>\$2,616,600 00</u>

NEW YORK COUNTY.

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Use and lot, cost, \$24,000; estimated present value.	\$24,000 00
osit in banks or trust companies	404,886 22
d	24,810 21
ets, not included above, viz.: Interest accrued....	82,962 81
	<u>\$6,482,109 24</u>

LIABILITIES.

depositors, viz.: Principal.....	\$5,680,824 44
.....	751,284 80
	<u>\$6,432,109 24</u>

CASH TRANSACTIONS DURING THE YEAR 1894.

RECEIPTS.

d and in banks or trust companies, January 1, 1894,	
nsactions of the day.....	\$425,698 66
tors, not including interest credited	1,444,371 26
st on loans, deposits and investments	282,092 16
rom banking house.....	450 00
ages.....	320,500 00
ption of stocks.....	86,000 00
repaid	8,900 00
	<u>\$2,568,012 08</u>

PAYMENTS.

s, including interest paid to them	\$1,710,107 66
bonds and mortgages	162,500 00
stocks and other securities.....	900 00
nd bonds purchased, par value, \$220,000; cost,	
premiums, commissions, etc	282,959 04
expenses of the bank, viz.: Salaries.....	\$19,968 64
es of banking house or rent of banking rooms..	3,165 79
xpenses.....	4,264 53
	<u>27,398 95</u>
d and in banks or trust companies, December 31,	
transactions of the day.....	429,146 48
	<u>\$2,568,012 08</u>

STATISTICAL INFORMATION.

open accounts, January 1, 1895.....	18,014
accounts opened or reopened during the year 1894 ..	1,647
accounts closed during the year 1894	1,668
r of deposits received during the year 1894.....	10,806
r of payments to depositors during the year 1894 ..	11,547
osited during the year 1894, not including interest	
r that period	\$1,444,371 26
hdrawn during the year 1894	1,710,107 66
nterest credited and paid for the year 1894, viz.:	
.....	\$100,813 73
95	100,819 87
	<u>201,133 60</u>
ount of each account, January 1, 1895.....	436 51
unt due any one depositor, January 1, 1895, exclusive	
and of any deposits made by order of a court of	
of a surrogate	5,284 33
uch accounts which exceeded \$3,000.....	123

ment of dividends or interest to depositors during the year 1894\

ment.

68. MANHATTAN SAVINGS INSTITUTION, NEW YORK CITY.

[644 Broadway; incorporated 1850.]

JOSEPH BIRD, *President.*FRANK G. STILES, *Secretary.***TRUSTEES.**

GEORGE BLAGDEN,
D. C. HAYS,
J. D. JONES,
EDWARD KING,
S. R. LESHER,
G. H. McLEAN,

W. H. OAKLEY,
R. G. REMSEN,
PHILIP SCHUYLER,
H. B. STOKES,
H. M. TABER,

W. J. VALENTINE,
J. H. WATSON,
E. A. WALTON,
JOSEPH BIRD,
BENJAMIN PERKINS,
EDWARD H. SCHELL.

FINANCIAL.**RESOURCES.**

Bonds and mortgages \$3,810,000 00
Stock investments, viz.:

<i>Stocks and bonds</i>	<i>Cost.</i>	<i>Par value.</i>	<i>Estimated market value.</i>
United States.....	\$2,576,905 89	\$2,250,000 00	\$2,552,500 00
Cities in other States.....	102,600 94	110,000 00	110,000 00
Cities in this State.....	502,160 62	550,000 00	537,000 00
Towns in this State.....	155,210 62	155,000 00	155,000 00
Villages in this State.....	25,000 00	25,000 00	25,000 00
	<u>\$3,421,938 09</u>	<u>\$3,090,000 00</u>	<u>\$3,889,500 00</u>

Amount loaned on stocks as authorized by chapter 689, Laws of 1892..... 3,889,500 00
Banking house and lot, cost, \$571,412.18; estimated present value..... 85,000 00
Other real estate, cost, \$90,285.60; estimated present value..... 700,000 00
Cash on deposit in banks or trust companies..... 116,500 00
Cash on hand..... 1,147,618 44
All other assets, not included above, viz.: Interest accrued 68,224 75
55,960 61

\$9,372,850 00**LIABILITIES.**

Amount due depositors, viz.:

Principal..... \$8,145,049 26
Interest credited for the six months ending with December 31, 1894..... 131,399 26

Surplus \$8,376,448 00
1,096,411 18

\$9,372,859 00**CASH TRANSACTIONS DURING THE YEAR 1894.****RECEIPTS.**

Cash on hand and in banks or trust companies, January 1, 1894, before transactions of the day..... \$1,136,688 26
From depositors, not including interest credited..... 2,744,558 43
From interest on loans, deposits and investments 333,065 00
From rents from banking house..... 30,063 23
From rents from other real estate 812 20
From mortgages..... 408,330 70
From redemption of stocks 150,000 00
From loans repaid 115,000 00
From all other sources, viz.: Real estate sold..... 1,400 00

\$4,610,627 40

NEW YORK COUNTY.

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PAYMENTS.

To depositors, including interest paid to them	\$2,898,978 28
For loans on bonds and mortgages	192,850 00
For loans on stocks and other securities	85,000 00
For stocks and bonds purchased, par value, \$480,000; cost, including premiums, commissions, etc.....	525,989 81
For current expenses of the bank, viz.: Salaries.....	\$25,050 00
For expenses of banking house or rent of banking rooms.....	11,641 12
For other expenses	11,080 89
	47,774 01
For real estate acquired by foreclosure, or in settlement of debts due the bank	3,168 44
For taxes on real estate, except banking house.....	2,158 98
Other payments, viz.:	
On account of new building.....	\$700 00
Cash on hand	14 25
Expense of litigation	2,000 58
	2,734 78
Cash on hand and in banks or trust companies, December 31, 1894, after transactions of the day.....	1,815,908 19
	<u>\$4,919,497 49</u>

STATISTICAL INFORMATION.

Number of open accounts, January 1, 1895	18,069
Number of accounts opened or reopened during the year 1894	2,956
Number of accounts closed during the year 1894.....	2,970
Total number of deposits received during the year 1894.....	21,088
Total number of payments to depositors during the year 1894.....	26,650
Amount deposited during the year 1894, not including interest credited for that period.....	\$2,744,558 42
Amount withdrawn during the year 1894.....	2,898,978 28
Amount of interest credited and paid for the year 1894, viz.:	
July, 1894.....	\$180,325 14
January, 1895.....	121,590 86
	261,624 50
Average amount of each account, January 1, 1895	458 04
Largest amount due any one depositor, January 1, 1895, exclusive of interest and of any deposits made by order of a court of record or of a surrogate	20,899 27
Number of such accounts which exceeded \$3,000.....	14

Rate per cent of dividends or interest to depositors during the year 1894, 8½ per cent.

69. METROPOLITAN SAVINGS BANK, NEW YORK CITY.

[1 Third avenue; incorporated 1852.]

WILLIAM BURRELL, *President*.JONATHAN B. CURRY, *Secretary*.

TRUSTEES.

S. WARREN SNEDDEN,
WM. BURRILL,
AUG. S. HUTCHINS,
ANDREW L. TAYLOR,
JOHN S. SPENCER,WM. SHERER,
CHARLES H. ADAMS,
JONATHAN B. CURRY,
L. F. HEPBURN,
WILLIAM H. RIBLET,WM. P. RAYNOR,
WALDO HUTCHINS,
JAMES TURNER,
CHARLES T. RYAN,
LAWRENCE M. VAN WART.

FINANCIAL.

RESOURCES.

Bonds and mortgages..... \$2,451,760 00
Stock investments, viz.:

<i>Stocks and bonds.</i>	<i>Cost.</i>	<i>Par value.</i>	<i>Estimated market value.</i>
District of Columbia.....	\$154,257 50	\$120,000 00	\$143,000 00
State of Massachusetts.....	602,835 87	570,000 00	568,000 00
State of Maine.....	50,143 12	50,000 00	50,000 00
State of Maryland.....	10,000 00	10,000 00	10,000 00
State of Missouri.....	3,725 90	3,000 00	3,000 00
State of New Hampshire.....	3,570 40	3,000 00	3,000 00
Cities in this State.....	859,068 95	730,500 00	702,390 00
Counties in this State.....	293,576 54	265,000 00	273,500 00
	<u>\$1,957,467 28</u>	<u>\$1,811,500 00</u>	<u>\$1,866,890 00</u>

1,866,890 00

Banking house and lot, cost, \$243,364.71; estimated present value..... 150,000 00
Other real estate, cost, \$4,615.72; estimated present value . . . 4,000 00
Cash on deposit in banks or trust companies..... 302,335 24
Cash on hand..... 53,640 96
All other assets, not included above, viz.:Interest accrued..... \$37,075 91
Rents accrued..... 502 30
37,683 21
\$4,866,364 41

LIABILITIES.

Amount due depositors, viz.:

Principal..... \$4,367,912 05
Interest credited for the six months ending with December 31, 1894..... 78,986 17
\$4,366,848 22
Surplus..... 529,416 19
\$4,866,364 41

CASH TRANSACTIONS DURING THE YEAR 1894.

RECEIPTS.

Cash on hand and in banks or trust companies, January 1, 1894, before transactions of the day..... \$372,345 05
From depositors, not including interest credited..... 1,259,663 08
From interest on loans, deposits and investments..... 188,733 23
From rents from banking house.. .. 3,435 25

NEW YORK COUNTY.

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From mortgages.....	\$105,600 00
From redemption of stocks.....	129,500 00
From stocks sold, par value, \$30,000; amount received therefor,	82,452 60
From loans repaid.....	46,500 00
From all other sources, viz.: Proceeds of suit against Man- hattan Elevated railroad.....	14,181 77
	<u>\$2,152,408 99</u>

PAYMENTS.

To depositors, including interest paid to them.....	\$1,159,872 72
For loans on bonds and mortgages.....	326,300 00
For loans on stocks and other securities.....	33,000 00
For stocks and bonds purchased, par value, \$287,000; cost, including premiums, commissions, etc.....	250,678 28
For current expenses of the bank, viz.: Salaries.....	\$30,198 60
For expenses of banking house or rent of banking rooms.....	2,169 17
For other expenses.....	3,993 79
	<u>26,861 66</u>
For taxes on real estate, except banking house.....	} 220 18
For repairs and other incidental expenses on real estate, ex- cept banking house.....	
Cash on hand and in banks or trust companies, December 31, 1894, after transactions of the day.....	355,976 20
	<u>\$2,152,408 99</u>

STATISTICAL INFORMATION.

Number of open accounts, January 1, 1895.....	9,229
Number of accounts opened or reopened during the year 1894,	1,234
Number of accounts closed during the year 1894.....	1,218
Total number of deposits received during the year 1894.....	8,166
Total number of payments to depositors during the year 1894..	8,528
Amount deposited during the year 1894, not including interest credited for that period.....	\$1,259,662 03
Amount withdrawn during the year 1894.....	1,159,872 72
Amount of interest credited and paid for the year 1894, viz:	
July, 1894.....	\$76,484 88
January, 1895.....	78,936 17
	<u>155,421 05</u>
Average amount of each account, January 1, 1895.....	461 86
Largest amount due any one depositor, January 1, 1895, exclu- sive of interest and of any deposits made by order of a court of record or of a surrogate.....	9,443 18
Number of such accounts which exceeded \$3,000.....	1

Rate per cent of dividends or interest to depositors during the year 1894,
per cent. .

70. NEW YORK SAVINGS BANK, NEW YORK CITY.

[81 Eighth avenue; incorporated 1854.]

FREDERICK HUGHSON, *President*.RUFUS H. WOOD, *Treasurer*.

TRUSTEES.

RUFUS H. WOOD,
JOHN WEBBER,
ARCHIBALD M. PENTZ,
PETER A. WELCH,FREDERICK HUGHSON,
WILLIAM FELSINGER,
EWEN MCINTYRE,
ISAAC HENDRIX,JOHN WEBBER, Jr.,
EDWARD M. VOORHEES,
WILLIAM H. JACKSON,
DANIEL HOFFMAN.

FINANCIAL.

RESOURCES.

Bonds and mortgages \$6,083,250 00
 Stock investments, viz.:

<i>Stocks and bonds.</i>	<i>Cost.</i>	<i>Par value.</i>	<i>Estimated market value.</i>
United States.....	\$479,076 87	\$484,000 00	\$517,890 00
State of Missouri.....	24,227 50	22,000 00	22,000 00
State of Massachusetts	53,000 00	50,000 00	53,000 00
State of Maine.....	250,000 00	250,000 00	250,000 00
State of Connecticut	12,000 00	12,000 00	12,000 00
State of Rhode Island	42,900 00	40,000 00	42,800 00
Cities in this State.....	2,813,218 31	2,399,600 00	3,016,145 00
Counties in this State.....	194,690 07	172,000 00	196,790 00
Towns in this State	65,276 00	61,100 00	67,075 00
	<u>\$3,934,888 75</u>	<u>\$3,470,700 00</u>	<u>\$4,177,130 00</u>

Banking house and lot, cost, \$114,000; estimated present value. 4,177,130 00
 Cash on deposit in banks or trust companies..... 114,000 00
 Cash on hand 655,890 17
 All other assets, not included above, viz.: Interest accrued 109,240 91
 108,187 53

\$11,197,198 61

LIABILITIES.

Amount due depositors, viz.:

Principal	\$8,964,745 06
Interest credited for the six months ending with December 31, 1894	168,485 82
	<u>\$9,133,230 88</u>
Surplus	2,063,967 73
	<u>\$11,197,198 61</u>

CASH TRANSACTIONS DURING THE YEAR 1894.

RECEIPTS.

Cash on hand and in banks or trust companies, January 1, 1894, before transactions of the day.....	\$769,730 33
From depositors, not including interest credited	2,286,754 16
From interest on loans, deposits and investments	468,235 27
From rents from banking house.....	3,501 68
From mortgages.....	308,400 00
From redemption of stocks.	163,000 00
	<u>\$3,906,621 44</u>

NEW YORK COUNTY.

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PAYMENTS.

To depositors, including interest paid to them	\$2,257,828 94
For loans on bonds and mortgages	350,000 00
For stocks and bonds purchased, par value, \$560,000; cost, including premiums, commissions, etc.....	589,899 50
For interest (other than interest payments to depositors)	2,307 44
For current expenses of the bank, viz.: Salaries.....	\$30,860 00
For expenses of banking house or rent of banking rooms..	1,285 14
For other expenses.....	2,859 34
	84,954 48
Cash on hand and in banks or trust companies, December 31, 1894, after transactions of the day.....	764,681 08
	<u>\$3,998,621 44</u>

STATISTICAL INFORMATION.

Number of open accounts, January 1, 1895.....	17,916
Number of accounts opened or reopened during the year 1894 ..	8,189
Number of accounts closed during the year 1894	2,963
Total number of deposits received during the year 1894.....	22,625
Total number of payments to depositors during the year 1894..	20,618
Amount deposited during the year 1894, not including interest credited for that period.....	\$2,286,754 16
Amount withdrawn during the year 1894.....	2,257,828 94
Amount of interest credited and paid for the year 1894, viz.:	
July, 1894.....	\$164,548 30
January, 1895.....	168,485 82
	333,034 12
Average amount of each account, January 1, 1895.....	509 78
Largest amount due any one depositor, January 1, 1895, exclusive of interest and of any deposits made by order of a court of record or of a surrogate	8,049 12
Number of such accounts which exceeded \$3,000.....	1

Rate per cent of dividends or interest to depositors during the year 1894, 4 per cent.

71. NORTH RIVER SAVINGS BANK, NEW YORK CITY.

[366 West Thirty fourth street; incorporated 1866]

SAMUEL D. STYLE, *President.*

ALEXANDER C. MILNE, *Treasurer.*

TRUSTEES.

SAMUEL D. STYLES,
EDWARD A. NEWELL,
JOSEPH C. BALDWIN,
HOBART CLEVELAND,
BENJ. F. MILLS,

CHRISTIAN F. TIETJEN,
HENRY DE PEYSTER,
HENRY P. PARSELL,
JAMES W. ELGAR,
ALANSON CARY,
RICHARD V. LEWIS.

JOHN H. SELMES,
ALVIN R. ALLEN,
NOEL B. SANBORN,
ADOLPHO H. FISCHER,
CHARLES ROHE,

FINANCIAL.

RESOURCES.

Bonds and mortgages..... \$2,151,700 00

Stock investments, viz.:

<i>Stocks and bonds.</i>	<i>Cost.</i>	<i>Par value.</i>	<i>Estimated market value.</i>	
United States	\$194,608 75	\$450,000 00	\$506,250 00	
State of Missouri	101,000 00	100,000 00	100,000 00	
State of Massachusetts.....	107,295 89	100,000 00	106,500 00	
Cities in this State	312,633 19	305,000 00	324,340 00	
	<u>\$1,015,533 83</u>	<u>\$955,000 00</u>	<u>\$1,037,090 00</u>	1,037,090 00

REPORT ON SAVINGS BANKS.

Amount loaned on stocks as authorized by chapter 689, Laws of 1892	\$10,000 00
Banking house and lot, cost, \$75,030.51; estimated present value,	75,000 00
Cash on deposit in banks or trust companies	416,108 50
Cash on hand	34,765 81
All other assets, not included above, viz.: Interest accrued	40,865 29
	<u>\$3,765,529 60</u>

LIABILITIES.

Amount due depositors, viz.:

Principal	\$3,474,369 41
Interest credited for the six months ending with December 31, 1894.....	55,007 67
	<u>\$3,529,366 98</u>
Surplus	236,162 62
	<u>\$3,765,529 60</u>

CASH TRANSACTIONS DURING THE YEAR 1894.

RECEIPTS.

Cash on hand and in banks or trust companies, January 1, 1894, before transactions of the day.....	\$334,478 04
From depositors, not including interest credited	1,358,794 19
From interest on loans, deposits and investments.....	152,280 08
From mortgages	190,000 00
From redemption of stocks.....	100,000 00
From stocks sold, par value, \$300,000; amount received therefor	298,375 00
From all other sources, viz.: Call loan.....	5,000 00
	<u>\$2,438,927 31</u>

PAYMENTS.

To depositors, including interest paid to them	\$1,415,023 25
For loans on bonds and mortgages	294,000 00
For stocks and bonds purchased, par value, \$250,000; cost, including premiums, commissions, etc.....	263,046 58
For current expenses of the bank, viz.: Salaries.....	\$12,915 29
For expenses of banking house or rent of banking rooms..	1,127 10
For other expenses	1,707 06
	<u>15,749 45</u>

Other payments, viz.:

Rent. Safe Deposit Co	\$75 00
Assessment Bank Department.....	65 48
Assessment State Treasurer.....	2 24
Miscellaneous.....	91 00
	<u>233 72</u>
Cash on hand and in banks or trust companies, December 31, 1894, after transactions of the day	450,874 31
	<u>\$2,438,927 31</u>

STATISTICAL INFORMATION.

Number of open accounts, January 1, 1895	12,059
Number of accounts opened or reopened during the year 1894	2,256
Number of accounts closed during the year 1894	2,264
Total number of deposits received during the year 1894	17,861
Total number of payments to depositors during the year 1894 ..	17,523
Amount deposited during the year 1894, not including interest credited for that period	\$1,358,794 19
Amount withdrawn during the year 1894	1,415,023 25

NEW YORK COUNTY.

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Amount of interest credited and paid for the year 1894, viz.:

July, 1894.....	\$54,972 86	.
January, 1895.....	55,007 57	
		\$109,979 98
Average amount of each account, January 1, 1895.....		292 67
Largest amount due any one depositor, January 1, 1895, exclusive of interest and of any deposits made by order of a court of record or of a surrogate.....		10,918 96
Number of such accounts which exceeded \$3,000.....		78

Rate per cent of dividends or interest to depositors during the year 1894, 8½ per cent.

72. SEAMEN'S BANK FOR SAVINGS, NEW YORK CITY.

[74 and 76 Wall street; incorporated 1829.]

WILLIAM C. STURGES, *President.*

DANIEL BARNES, *Cashier.*

TRUSTEES.

WILLIAM C. STURGES,
WILLIAM A. BOOTH,
E. H. R. LYMAN,
HORACE GRAY,
AMBROSE SNOW,
EMERSON COLEMAN,

JAMES R. TAYLOR,
W. H. H. MOORE,
GEORGE H. MACY,
VERNON H. BROWN,
FREDERICK STURGES,
WM. E. STIGER,

CHAS. S. BAYLES,
DAVID S. EGGLESTON,
WILLIAM H. PHILLIPS,
WILLIAM H. MACY, Jr.,
ANSON W. HARD,
GEOERGE BELL.

FINANCIAL.

RESOURCES.

Bonds and mortgages..... \$12,452,700 00
Stock investments, viz.:

<i>Stocks and bonds.</i>	<i>Cost.</i>	<i>Par value.</i>	<i>Estimated market value.</i>	
United States.....	\$14,923,303 75	\$14,000,000 00	\$15,467,497 00	
State of Massachusetts.....	730,690 00	706,000 00	726,430 00	
State of New Hampshire.....	22,467 08	19,000 00	21,473 75	
State of Indiana.....	40,310 00	40,000 00	40,000 00	
State of Missouri.....	583,804 31	573,000 00	573,300 00	
Cities in other States.....	2,113,784 79	1,977,300 00	2,176,063 60	
Cities in this State.....	6,974,796 76	5,933,700 00	6,864,733 40	
Counties in this State.....	658,015 62	596,000 00	622,745 00	
	<u>\$26,047,149 21</u>	<u>\$23,907,000 00</u>	<u>\$26,480,132 75</u>	26,480,132 75

Amount loaned on stocks as authorized by chapter 689, Laws of 1892..... 1,500 00
Banking house and lot, cost, \$290,383.05; estimated present value..... 370,000 00
Cash on deposit in banks or trust companies..... 1,675,218 77
Cash on hand..... 129,368 37
All other assets, not included above, viz.: Interest accrued.... 400,059 08
\$41,508,968 97

LIABILITIES.

Amount due depositors, viz.:

Principal.....	\$33,302,599 73	
Interest credited for the six months ending with December 31, 1894.....	624,067 74	
		\$33,926,667 47
Surplus.....		7,582,301 50
		<u>\$41,508,968 97</u>

REPORT ON SAVINGS BANKS.

CASH TRANSACTIONS DURING THE YEAR 1894.

RECEIPTS.

Cash on hand and in banks or trust companies, January 1, 1894, before transactions of the day	\$1,775,271 68
From depositors, not including interest credited	6,963,964 20
From interest on loans, deposits and investments	1,695,817 10
From rents from banking house	19,442 00
From mortgages	819,100 00
From redemption of stocks	585,000 00
From stocks sold, par value, \$304,000; amount received therefor	306,947 13
From loans repaid	2,500 00
	<hr/>
	\$12,170,042 11

PAYMENTS.

To depositors, including interest paid to them	\$6,785,526 41
For loans on bonds and mortgages	1,708,000 00
From loans on stock and other securities	1,500 00
For stocks and bonds purchased, par value, \$1,660,700; cost, including premiums, commissions, etc.	1,782,668 86
For interest (other than interest payments to depositors)	10,081 37
For current expenses of the bank, viz.: Salaries	\$55,737 50
For expenses of banking house or rent of banking rooms	19,306 91
For other expenses	7,694 02
	<hr/>
	82,638 48
Other payments, viz.: Teller's shortage	55 00
Cash on hand and in banks or trust companies, December 31, 1894, after transactions of the day	1,804,577 14
	<hr/>
	\$12,170,042 11

STATISTICAL INFORMATION.

Number of open accounts, January 1, 1895	72,958
Number of accounts opened or reopened during the year 1894	10,069
Number of accounts closed during the year 1894	9,572
Total number of deposits received during the year 1894	63,484
Total number of payments to depositors during the year 1894	55,700
Amount deposited during the year 1894, not including interest credited for that period	\$6,963,964 20
Amount withdrawn during the year 1894	6,785,526 41
Amount of interest credited and paid for the year 1894, viz.: July, 1894	\$609,947 97
January, 1895	694,067 74
	<hr/>
	1,234,015 71
Average amount of each account, January 1, 1895	465 01
Largest amount due any one depositor, January 1, 1895, exclusive of interest and of any deposits made by order of a court of record or of a surrogate	40,643 11
Number of such accounts which exceeded \$3,000	14

Rate per cent of dividends or interest to depositors during the year 1894. 2½ and 4 per cent.

TWELFTH WARD SAVINGS BANK, NEW YORK CITY.

[317 West One Hundred and Twenty-fifth street; incorporated 1889.]

HOPPER, President.**ARTHUR T. TIMPSON, Secretary.****TRUSTEES.**

LER,
C. BURFORD,
HOPPER,
COOS,
RES,
TIMPSON,

WILLIAM E. STILLINGS,
JOHN WHALEN,
HENRY BARNARD,
CHAS. W. DAYTON,
H. C. F. KOCH,
GEO. W. THOMPSON,

GEORGE B. BROWN,
BRADLEY L. EATON,
ANTONIO RABINES,
EDWARD P. STEERS,
LUCIEN C. WARNER,
LEOPOLD WORMSER.

FINANCIAL.**RESOURCES.**

nd mortgages..... \$324,750 00
investments, viz.:

and bonds.	Cost.	Par value.	Estimated market value.
tes	\$19,853 00	\$17,000 00	\$18,200 00
lorida	11,536 26	9,400 00	10,104 00
aine	10,000 00	10,000 00	10,000 00
is State	41,730 67	41,608 67	43,469 90
his State	35,918 75	35,000 00	35,635 00
his State	24,744 75	24,000 00	25,730 00
his State	37,760 00	35,000 00	35,630 00
istrict	19,674 75	19,000 00	19,190 00
	<u>\$181,236 18</u>	<u>\$171,008 67</u>	<u>\$177,838 90</u>

177,838 90

deposit in banks or trust companies..... 94,808 34

hand..... 1,428 90

assets, not included above, viz.:

st accrued	\$4,396 14
ure and fixtures	2,600 00

6,396 14

\$504,717 28**LIABILITIES.**

due depositors, viz.:

al.....	\$496,532 28
st credited for the six months ending with December 84	7,601 57

\$504,123 85

598 43

\$504,717 28**CASH TRANSACTIONS DURING THE YEAR 1894.****RECEIPTS.**

hand and in banks or trust companies, January 1, 1894,	
transactions of the day	\$27,201 87
positors, not including interest credited	399,794 88
erest on loans, deposits and investments	18,845 92
its from banking house	420 00

REPORT ON SAVINGS BANKS.

From mortgages.....	\$20,700 00
From redemption of stocks. . .	2,000 00
From stocks sold, par value, \$20,000; amount received therefor,	21,800 00
From loans repaid.....	18,000 00
From all other sources, viz.: Trustees' account current expenses	1,600 00
	<u>\$505,362 67</u>

PAYMENTS.

To depositors, including interest paid to them.....	\$287,574 14
For loans on bonds and mortgages.....	65,750 00
For stocks and bonds purchased, par value, \$47,205.67; cost, including premiums, commissions, etc.	46,784 67
For interest (other than interest payments to depositors).....	493 47
— For current expenses of the bank, viz.: Salaries.....	\$3,630 00
For expenses of banking house or rent of banking rooms..	2,000 00
For other expenses.....	1,408 15
	<u>6,038 15</u>
Cash on hand and in banks or trust companies, December 31, 1894, after transactions of the day ..	95,733 24
	<u>\$505,362 67</u>

STATISTICAL INFORMATION.

Number of open accounts, January 1, 1895.....	3,363
Number of accounts opened or reopened during the year 1894..	1,711
Number of accounts closed during the year 1894	1,036
Total number of deposits received during the year 1894.....	9,459
Total number of payments to depositors during the year 1894..	6,263
Amount deposited during the year 1894, not including interest credited for that period	\$399,794 86
Amount withdrawn during the year 1894	287,574 14
Amount of interest credited and paid for the year 1894, viz.:	
July, 1894.....	\$3,667 83
January, 1895.....	7,601 57
	<u>14,269 40</u>
Average amount of each account, January 1, 1895	154 50
Largest amount due any one depositor, January 1, 1895, exclusive of interest and of any deposits made by order of a court of record or of a surrogate	3,000 00

Rate per cent of dividends or interest to depositors during the year 1894, 4 per cent.

NATION DIME SAVINGS INSTITUTION, NEW YORK CITY.

[54 West Thirty-second street; incorporated 1859.]

L. SPRAGUE, *President*.GEORGE N. BIRDSALL, *Treasurer*.

TRUSTEES.

ACHER,	WILLIAM A. BUTLER,	THOMAS B. RAND,
EL,	CHANNING M. BRITTON,	ALEX. BROWN, JR.,
SPRAGUE,	FRANCIS M. LEAKE,	GEORGE N. BIRDSALL,
DOBBS,	JAMES S. HERRMAN,	JAMES H. ROGERS,
DRUSS,	NICHOLAS BREWER,	JOHN R. HEGEMAN,
McELROY,	WILLIAM G. ROSS,	DAVID B. SICKELS,
	WILLIAM McMASTER MILLS.	

FINANCIAL.

RESOURCES.

mortgages..... \$7,308,700 00
 investments, viz.:

and bonds.	Cost.	Par value.	Estimated market value.
.....	\$679,114 83	\$607,000 00	\$681,000 00
.....	107,635 00	105,000 00	105,000 00
.....	90,900 00	90,000 00	90,000 00
.....	84,750 00	75,000 00	81,750 00
.....	127,350 00	125,000 00	125,000 00
.....	200,000 00	200,000 00	200,000 00
.....	2,209,428 86	1,959,800 00	2,137,604 50
.....	331,094 37	310,500 00	329,213 50
.....	79,809 15	668,500 00	697,275 00
.....	471,985 75	450,500 00	456,640 00
	<u>\$5,121,931 46</u>	<u>\$4,679,300 00</u>	<u>\$5,008,483 00</u>

5,008,483 00

owned on stocks as authorized by chapter 689, Laws
 16,000 00
 purchase and lot, cost, \$724,365.88; estimated present value, 450,000 00
 estate, cost, \$163,403.19; estimated present value... 162,000 00
 deposit in banks or trust companies..... 1,218,998 85
 and 340,668 25
 assets, not included above, viz.:

accrued	\$163,796 13
received, but uncollected	1,400 00
premiums and taxes paid	1,913 94
	<u>167,110 07</u>
	<u><u>\$14,661,954 17</u></u>

LIABILITIES.

to depositors, viz.:
 \$13,660,032 30
 credited for the six months ending with Decem-
 ber 1894 229,423 11
 \$13,889,445 81

liabilities, viz.:

incurred but unpaid	\$50 88
collected but not yet earned	200 00
	<u>250 88</u>
	<u>762,257 98</u>
	<u><u>\$14,661,954 17</u></u>

REPORT ON SAVINGS BANKS.

CASH TRANSACTIONS DURING THE YEAR 1894.

RECEIPTS.

Cash on hand and in banks or trust companies, January 1, 1894, before transactions of the day.....	\$1,523,002 49
From depositors, not including interest credited	4,903,613 08
From interest on loans, deposits and investments.....	590,590 24
From rents from banking house.....	19,183 35
From rents from other real estate	7,094 24
From mortgages, including \$10,000 foreclosed	628,350 00
From redemption of stocks.....	46,057 11
From stocks sold, par value, \$381,900; amount received therefor,	368,072 76
From loans repaid	145,060 00

From all other sources, viz.:

Insurance premiums paid on mortgaged premises repaid us,	\$54 77
Expense paid but refunded	61 00

115 77

\$8,231,079 04

PAYMENTS.

To depositors, including interest paid to them.....	\$4,754,715 01
For loans on bonds and mortgages.....	128,000 00
For loans on stocks and other securities	41,000 00
For stocks and bonds purchased, par value, \$1,508,500; cost, including premiums, commissions, etc	1,647,748 06
For interest (other than interest payments to depositors).....	10,451 07

For current expenses of the bank, viz.: Salaries.....	\$43,708 60
For expenses of banking house or rent of banking rooms....	18,369 09
For other expenses.....	18,157 43

70,224 53

For real estate acquired by foreclosure, or in settlement of debts due the bank.....	14,608 95
For taxes on real estate, except banking house	1,599 90
For repairs and other incidental expenses on real estate, except banking house.....	1,733 07

Other payments, viz.:

Insurance premiums paid on mortgaged property.....	\$484 06
Correction of old errors on depositors' accounts.....	791 21
Expenses paid but refunded	61 00

1,336 27

Cash on hand and in banks or trust companies, December 31, 1894, after transactions of the day.....	1,559,663 10
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\$8,231,079 04

STATISTICAL INFORMATION.

Number of open accounts, January 1, 1895	58,155
Number of accounts opened or reopened during the year 1894,	12,719
Number of accounts closed during the year 1894	10,512
Total number of deposits received during the year 1894	79,988
Total number of payments to depositors during the year 1894..	69,515
Amount deposited during the year 1894, not including interest credited for that period.....	\$4,903,613 08
Amount withdrawn during the year 1894	4,754,715 01

Amount of interest credited and paid for the year 1894, viz.:

July, 1894.....	\$233,658 22
January, 1895	239,423 11

473,081 43

NEW YORK COUNTY.

155

average amount of each account, January 1, 1895.....	\$289 00
greatest amount due any one depositor, January 1, 1895, exclusive of interest and of any deposits made by order of a court of record or of a surrogate.....	3,640 00
number of such accounts which exceeded \$3,000.....	3

Rate per cent of dividends or interest to depositors during the year 1894, and 4 per cent.

75. UNITED STATES SAVINGS BANK OF THE CITY OF NEW YORK.

[1048 Third avenue; incorporated 1889.]

STANT A. ANDREWS, *President.*

JOHN HYSLOP, *Treasurer*

TRUSTEES.

STANT A. ANDREWS,	FREDERIC N. GODDARD,	ANTHONY WALLACH,
HARD A. ANTHONY,	GEORGE S. HART.	J. WEIR MASON,
EPH P. BLOOMINGDALE,	JOHN HYSLOP,	PAYSON MERRILL,
ON BORG,	JOHN JARDINE,	GEORGE A. MIDDLEBROOK,
WAS E. CRIMMINS,	RUSSELL STURGES,	NOAH C. ROGERS,
AM R. ROMEYN,	P. G. BARTLETT,	SAMUEL WOLVERTON,
HENRY DUGRO,	PERCIVAL KUHNE,	ALFRED E. MAILING.

FINANCIAL.

RESOURCES.

lands and mortgages.....	\$200,000 00
stock investments, viz.:	

	Cost.	Par value.	Estimated market value.	
United States.....	\$31,349 69	\$37,000 00	\$39,390 00	
do in other States.....	10,363 67	10,000 00	10,300 00	
do in this State.....	25,517 42	23,539 74	24,489 24	
Stocks in this State.....	8,846 58	8,000 00	8,846 00	
Bonds in this State.....	31,736 58	30,500 00	31,195 00	
Gold district.....	5,720 00	5,000 00	5,275 00	
	<u>\$113,052 94</u>	<u>\$104,039 74</u>	<u>\$109,194 24</u>	109,194 24

cash on deposit in banks or trust companies.....	29,845 88
cash on hand.....	6,849 65
all other assets, not included above, viz.:	

Interest accrued.....	\$3,409 99
Furniture and fixtures.....	1,510 00
	<u>3,919 99</u>
	<u>\$349,809 36</u>

LIABILITIES.

Amount due depositors, viz.:

Principal ..	\$344,730 36
Interest credited for the six months ending with December 31, 1894.....	4,689 70
	<u>\$349,420 06</u>
Surplus ..	389 30
	<u>\$349,809 36</u>

REPORT ON SAVINGS BANKS.

CASH TRANSACTIONS DURING THE YEAR 1894.

RECEIPTS.

Cash on hand and in banks or trust companies, January 1, 1894, before transactions of the day	\$43,607 83
From depositors, not including interest credited	801,314 06
From interest on loans, deposits and investments	15,540 41
From mortgages	19,000 00
From redemption of stocks	10,000 00
From stocks sold, par value, \$18,000; amount received therefor	13,530 00
From all other sources, viz.:	

Guarantee fund	\$1,350 00	
Miscellaneous	287 04	
		1,537 04
		<u>\$404,519 34</u>

PAYMENTS.

To depositors, including interest paid to them	\$280,436 76
For loans on bonds and mortgages	40,500 00
For stocks and bonds purchased, par value, \$38,089.84; cost, including premiums, commissions, etc.	40,178 28
For interest (other than interest payments to depositors)	144 97

For current expenses of the bank, viz.: Salaries	\$3,711 28	
For expenses of banking house or rent of banking rooms ..	1,350 00	
For other expenses	1,618 07	
		6,579 35
Cash on hand and in banks or trust companies, December 31, 1894, after transactions of the day		36,695 03
		<u>\$404,519 34</u>

STATISTICAL INFORMATION.

Number of open accounts, January 1, 1895	4,368
Number of accounts opened or reopened during the year 1894 ..	1,863
Number of accounts closed during the year 1894	1,366
Total number of deposits received during the year 1894	11,658
Total number of payments to depositors during the year 1894 ..	7,771
Amount deposited during the year 1894, not including interest credited for that period	\$301,314 06
Amount withdrawn during the year 1894	280,436 76
Amount of interest credited and paid for the year 1894, viz.:	

July, 1894	\$4,517 77	
January, 1895	4,689 70	
		9,207 47
		79 19

Average amount of each account, January 1, 1895	
Largest amount due any one depositor, January 1, 1895, exclusive of interest and of any deposits made by order of a court of record or of a surrogate	8,355 18
Number of such accounts which exceeded \$3,000	3

Rate per cent of dividends or interest to depositors during the year 1894, 34 per cent.

3. WEST SIDE SAVINGS BANK, NEW YORK CITY.

[56 Sixth avenue; incorporated 1868.]

G. COOK, *President.*JOHN H. HUDSON, *Secretary.***TRUSTEES.**

COOK,	ALEX. H. MCGARREN,	FRANK W. MARRIAN,
HOUSLY,	DAVID S. PAIGE,	HY. C. PIERCE,
KNAPP,	JOHN S. SCULLY,	JACOB S. WARDEN,
O'NEIL,	JOHN J. BROGAN,	WALTER V. BISHOP,
BATTERLEE,	EDWARD H. COFFIN,	JOHN H. EDEN,
KELLY,	GEC. E. HORNE,	LAWRENCE J. McNAMARA,
O. BIGELOW,	SAMUEL M. JOHNSON,	OBED WHEELER,
GNARO,	ADOLPH LE MOULT,	EDWARD E. HIGGINS,
UES,	DAVID MCCLURE,	GILBERT SEAMAN,
LE,		WM. G. BERGEN.

FINANCIAL.**RESOURCES.**

1 mortgages.....				\$281,600 00
Investments, viz.:				
and bonds.	Cost.	Par value.	Estimated market value.	
State	\$16,768 75	\$16,000 00	\$19,619 10	
this State	10,100 00	10,000 00	10,383 60	
is State	99,907 50	90,000 00	98,453 50	
this State	31,541 25	29,000 00	30,177 30	
ict	25,653 50	15,000 00	25,478 50	
	<u>\$183,970 00</u>	<u>\$170,000 00</u>	<u>\$184,411 40</u>	184,411 40
deposit in banks or trust companies.....				21,929 29
and				8,194 33
assets, not included above, viz.: Interest accrued....				5,229 29
				<u>\$497,164 31</u>

LIABILITIES.

ue depositors, viz.:				
1		\$468,910 97		
credited for the six months ending with December				
f		6,969 59		
			\$475,870 56	
			21,293 75	
			<u>\$497,164 31</u>	

CASH TRANSACTIONS DURING THE YEAR 1894.**RECEIPTS.**

and and in banks or trust companies, January 1, 1894,		
ransactions of the day.....	\$15,684 96	
ositors, not including interest credited.....	268,105 20	
rest on loans, deposits and investments.....	21,102 35	
tgages.....	28,510 00	
emption of stocks.....	4,000 00	
ks sold, par value, \$29,000; amount received therefor..	29,690 00	
is repaid.....	7,000 00	
other sources, viz.: Exchange.....	380 14	
	<u>\$369,462 65</u>	

PAYMENTS.

ors, including interest paid to them.....	\$309,594 66	
on bonds and mortgages.....	20,100 00	
on stocks and other securities.....	7,000 00	
st (other than interest payments to depositors).....	18 66	

REPORT ON SAVINGS BANKS.

For current expenses of the bank, viz.: Salaries.....	\$4,050 00	
For expenses of banking house or rent of banking rooms..	1,749 98	
For other expenses.....	645 59	
		\$6,445 57
Other payments, viz.: Exchange.....		330 14
Cash on hand and in banks or trust companies, December 31, 1894, after transactions of the day.....		25,923 62
		<u>\$360,462 65</u>

STATISTICAL INFORMATION.

Number of open accounts, January 1, 1895.....	3,464
Number of accounts opened or reopened during the year 1894..	548
Number of accounts closed during the year 1894.....	545
Total number of deposits received during the year 1894.	4,608
Total number of payments to depositors during the year 1894..	4,340
Amount deposited during the year 1894, not including interest credited for that period	\$368,105 20
Amount withdrawn during the year 1894	309,594 66
Amount of interest credited and paid for the year 1894, viz.:	
July, 1894.....	\$7,165 78
January, 1895.....	6,959 59
	14,125 37
Average amount of each account, January 1, 1895.....	137 38
Largest amount due any one depositor, January 1, 1895, exclu- sive of interest and of any deposits made by order of a court of record or of a surrogate	3,858 00
Number of such accounts which exceeded \$3,000.....	12

Rate per cent of dividends or interest to depositors during the year 1894,
8 and 3½ per cent.

NIAGARA COUNTY.

77. FARMERS AND MECHANICS' SAVINGS BANK, LOCKPORT.

[31 Main street; incorporated 1870.]

I. H. BABCOCK, *President*.

J. E. EMERSON, *Secretary and Treasurer*.

TRUSTEES.

LEWIS S. PAYNE,
I. H. BABCOCK,
DAVID D. CROSBY,
B. D. HALL,
JOHN T. MURRAY,

J. E. EMERSON,
E. ASHLEY SMITH,
WILLARD T. RANSOM,
CHARLES WHITMORE,

BENJAMIN F. GASKILL,
J. CARL JACKSON,
WILLIAM A. WILLIAMS,
HARRISON S. CHAPMAN,
A. S. BEVERLY.

FINANCIAL.

RESOURCES.			
Bonds and mortgages.....			\$492,360 10
Stock investments, viz.:			
<i>Stocks and bonds.</i>	<i>Cost.</i>	<i>Par value.</i>	<i>Estimated market value.</i>
State of Washington	\$49,011 75	\$48,679 08	\$49,011 75
Cities in this State	147,689 32	149,496 92	151,373 16
Counties in this State	20,000 00	20,000 00	20,000 00
Towns in this State	40,247 75	79,500 00	43,115 00
Villages in this State.....	132,808 60	126,075 80	139,857 39
School district.....	45,866 59	44,400 00	45,833 00
	<u>\$435,633 93</u>	<u>\$498,151 75</u>	<u>\$498,089 30</u>
			498,089 30

NIAGARA COUNTY.

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Banking house and lot, cost, \$18,880.59; estimated present value,	\$18,000 00
Other real estate, cost, \$9,824.98; estimated present value	10,500 00
Cash on deposit in banks or trust companies.....	209,799 20
Cash on hand	38,557 78
All other assets, not included above, viz.:	

Interest accrued.....	\$29,887 61	
Furniture and fixtures	2,600 00	
Rents due January 1, 1895	156 00	
Insurance advanced	98 82	
		25,272 43
		<u>\$1,217,498 81</u>

LIABILITIES.

Amount due depositors, viz.:

Principal	\$1,092,444 70	
Interest credited for the six months ending with December 31, 1894.....	9,854 78	
		\$1,102,299 46
Surplus		115,199 35
		<u>\$1,217,498 81</u>

CASH TRANSACTIONS DURING THE YEAR 1894.

RECEIPTS.

Cash on hand and in banks or trust companies, January 1, 1894, before transactions of the day.....	\$208,067 78
From depositors, not including interest credited.....	1,140,690 43
From interest on loans, deposits and investments	54,761 08
From rents from banking house.....	598 96
From rents from other real estate	828 50
From mortgages.....	41,275 00
From redemption of stocks.....	94,724 69
From all other sources, viz.:	

Real estate sold.....	\$1,100 00	
Exchange	253 80	
Insurance and taxes repaid	194 98	
		1,547 72
		<u>\$1,541,994 11</u>

PAYMENTS.

To depositors, including interest paid to them	\$1,158,981 30
For loans on bonds and mortgages	86,825 00
For stocks and bonds purchased, par value, \$87,188.11; cost, including premiums, commissions, etc.	87,459 30
For interest (other than interest payments to depositors)	31 08

For current expenses of the bank, viz.: Salaries.....	\$4,320 00	
For expenses of banking house or rent of banking rooms..	594 91	
For other expenses	1,774 57	
		7,289 48

For real estate acquired by foreclosure, or in settlement of debts due the bank	5,806 43
For taxes on real estate, except banking house.....	504 70
For repairs and other incidental expenses on real estate, except banking house.....	188 98

REPORT ON SAVINGS BANKS.

Other payments, viz.:

Insurance and taxes advanced.....	\$229 36
Safe and furniture purchased.....	1,150 00
Profit and loss from suspense account.....	621 55

\$3,100 91

Cash on hand and in banks or trust companies, December 31, 1894, after transactions of the day.....	243,356 98
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\$1,541,994 11

STATISTICAL INFORMATION.

Number of open accounts, January 1, 1895.....	4,183
Number of accounts opened or reopened during the year 1894.....	1,218
Number of accounts closed during the year 1894.....	1,055
Total number of deposits received during the year 1894.....	9,577
Total number of payments to depositors during the year 1894..	12,455
Amount deposited during the year 1894, not including interest credited for that period.....	\$1,140,690 43
Amount withdrawn during the year 1894.....	1,158,961 30
Amount of interest credited and paid for the year 1894, viz.:	
April, 1894.....	\$9,547 84
July, 1894.....	9,500 09
October, 1894.....	9,726 54
January, 1895.....	9,854 75
Credited at other periods.....	65
Paid but not credited at other periods.....	68

38,689 96

263 51

Average amount of each account, January 1, 1895.....	
Largest amount due any one depositor, January 1, 1895, exclusive of interest and of any deposits made by order of a court of record or of a surrogate.....	5,423 00
Number of such accounts which exceeded \$3,000....	2

• Rate per cent of dividends or interest to depositors during the year 1894, 3 and 4 per cent.

78. NIAGARA COUNTY SAVINGS BANK, NIAGARA FALLS.

[213 Main street; incorporated 1890.]

THOMAS V. WELCH, *President.*JOHN MACKAY, *Secretary.*

TRUSTEES.

FRANKLIN SPAULDING,
L. W. PETTEBONE,
DAVID PHILLIPS,
W. CARL ELY,
ALEXANDER J. PORTER,
FRANCIS C. BELDON,
JACOB B. VOGT,
MOSES EINSTEIN,

MICHAEL RYAN,
S. M. N. WHITNEY,
PETER A. PORTER,
THOMAS V. WELCH,
HENRY DURK,
J. KRAKOSKI,
A. T. CUDABAK,
JOHN PFETSCH,

ANDREW KALTENBACH,
JOHN C. LAMBERTS,
W. F. GASSLER,
HANS NEILSON,
THOMAS GASKIN,
E. W. CLARK,
CHRISTOPHER M. TENNY,
FRANKLIN FLETCHER.

FINANCIAL.

RESOURCES.

Bonds and mortgages.....				\$68,350 00
Stock investments, viz.:				
<i>Stocks and bonds.</i>				
<i>Cost.</i>				
<i>Par value.</i>				
<i>Estimated market value.</i>				
Cities in this State.....	\$2,512 40	\$2,512 40	\$2,512 40	
Cash on deposit in banks or trust companies.....				2,512 40
Cash on hand.....				42,049 73
All other assets, not included above, viz.: Interest accrued....				187 98
				1,360 67
				<u>\$114,410 78</u>

NIAGARA COUNTY.

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LIABILITIES.

Amount due depositors, viz.:

Principal	\$111,933 59	
Interest credited for the six months ending with December 31, 1894	1,855 97	\$118,789 56
Other liabilities, viz.: Expenses incurred but unpaid		200 00
Surplus		421 22
		<u>\$114,410 78</u>

CASH TRANSACTIONS DURING THE YEAR 1894.

RECEIPTS.

Cash on hand and in banks or trust companies, January 1, 1894, before transactions of the day		\$14,130 22
From depositors, not including interest credited		90,170 88
From interest on loans, deposits and investments		5,803 19
From mortgages		5,400 00
From all other sources, viz.:		
Rent of lock boxes	\$130 00	
Suspense account	15 12	
		<u>145 12</u>
		<u>\$115,149 36</u>

PAYMENTS.

To depositors, including interest paid to them		\$71,194 69
For interest (other than interest payments to depositors) refunded to Cataract Bank		58 82
For current expenses of the bank, viz.: Salaries	\$750 00	
For expenses of banking house or rent of banking rooms	750 00	
For other expenses	120 14	
		<u>1,620 14</u>
Other payments, viz.: Refunded to trustees, interest on note for expenses for first two years		98 00
Cash on hand and in banks or trust companies, December 31, 1894, after transactions of the day		42,187 71
		<u>\$115,149 36</u>

STATISTICAL INFORMATION.

Number of open accounts, January 1, 1895	619
Number of accounts opened or reopened during the year 1894	162
Number of accounts closed during the year 1894	120
Total number of deposits received during the year 1894	1,513
Total number of payments to depositors during the year 1894	856
Amount deposited during the year 1894, not including interest credited for that period	\$90,170 88
Amount withdrawn during the year 1894	71,194 96
Amount of interest credited and paid for the year 1894, viz.:	
July, 1894	\$1,693 70
January, 1895	1,855 97
Credited at other periods	81 68
	<u>3,571 85</u>
Average amount of each account, January 1, 1895	183 83
Largest amount due any one depositor, January 1, 1895, exclusive of interest and of any deposits made by order of a court of record or of a surrogate	8,007 88
Number of such accounts which exceeded \$3,000	1

Rate per cent of dividends or interest to depositors during the year 1894, 4 per cent.

ONEIDA COUNTY.

79. ONEIDA COUNTY SAVINGS BANK, ROME.

[183 West Dominick street; incorporated 1869.]

OWEN E. OWENS, *President*.CYRUS D. PRESCOTT, *Treasurer*.

TRUSTEES.

S. SPRINGET T. SMITH,
OWEN E. OWENS,
THOMAS G. NOCK,
GEORGE F. HODGES,F. L. ROTH,
JOHN E. BALBY,
THOMAS W. SINGLETON,
JOHN R. EDWARDS,
A. C. KESSINGER.FRANK M. ORTON,
JOHN D. HIGGINS,
THOMAS D. ROBERTS,
J. WILLARD BRAINERD,

FINANCIAL.

RESOURCES.

Bonds and mortgages \$245,179 00
Stock investments, viz.:

<i>Stocks and bonds.</i>	<i>Cost.</i>	<i>Par value.</i>	<i>Estimated market value.</i>
Cities in this State.....	\$55,019 96	\$15,500 00	\$61,422 00
Towns in this State.....	146,402 60	187,600 00	158,745 50
Villages in this State.....	34,920 00	34,090 00	35,186 00
School district	8,880 00	8,800 00	9,098 00
	<u>\$245,162 56</u>	<u>\$325,900 00</u>	<u>\$324,422 50</u>

264,452 50

Cash on deposit in banks or trust companies 77,227 01

All other assets, not included above, viz.: Interest accrued.... 14,021 64

\$600,880 15

LIABILITIES.

Amount due depositors, viz.:

Principal \$580,525 94
Interest credited for the six months ending with December
31, 1894 8,667 15

\$529,193 00

Other liabilities, viz.: Expenses incurred but unpaid 1,054 84

Surplus 70,632 22

\$600,880 15

CASH TRANSACTIONS DURING THE YEAR 1894.

RECEIPTS.

Cash on hand and in banks or trust companies, January 1, 1894,
before transactions of the day \$64,028 39
From depositors, not including interest credited 182,290 06
From interest on loans, deposits and investments 25,996 14
From mortgages..... 19,100 00
From redemption of stocks 6,500 00
From all other sources, viz.: Expense account 280 75\$218,195 34

PAYMENTS.

To depositors, including interest paid them..... \$142,481 00
For loans on bonds and mortgages 14,711 00
For stocks and bonds purchased, par value, \$10,800; cost, in-
cluding premiums, commissions, etc..... 10,800 00
For interest (other than interest payments to depositors) 495 10

ONEIDA COUNTY.

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Current expenses of the bank, viz.: Salaries	\$1,300 00	
Expenses of banking house or rent of banking rooms..	1,000 00	
Other expenses.....	168 69	
		\$2,468 69
Hand and in banks or trust companies, December 31,		
After transactions of the day... ..		77,227 01
		<u>\$248,188 84</u>

STATISTICAL INFORMATION.

Number of open accounts, January 1, 1895.....	1,814
Number of accounts opened or reopened during the year 1894.....	395
Number of accounts closed during the year 1894.....	328
Number of deposits received during the year 1894.....	1,890
Number of payments to depositors during the year 1894.....	1,638
Amount deposited during the year 1894, not including interest received for that period	\$132,289 06
Amount withdrawn during the year 1894.....	142,481 96
Amount of interest credited and paid for the year 1894, viz.:	
1894.....	\$8,464 26
1895.....	8,627 15
	17,181 41
Amount of each account, January 1, 1895.....	289 96
Amount due any one depositor, January 1, 1895, exclu- sive of interest and of any deposits made by order of a court or of a surrogate	8,000 00

Percent of dividends or interest to depositors during the year 1894,
percent.

80. ROME SAVINGS BANK, ROME.

[No. 107 South James street; incorporated 1881.]

D. SPENCER, *President.*

CHARLES F. BARNARD, *Treasurer.*

TRUSTEES.

BISSELL,	WHEELER ARMSTRONG,	JAMES H. SEARLES,
DYETT,	SAMUEL WARDWELL,	HARVEY D. SPENCER,
BARNARD,	ACKLEY P. TULIER,	DANIEL F. WAGER,
WRIGHT,	WILLIAM R. HUNTINGTON,	HARMON G. UTLEY,
	HENRY BARNARD.	

FINANCIAL.

RESOURCES.

Real estate and mortgages.....			\$570,628 26
Investments, viz.:			
In stocks and bonds.....	Cost.	Par value.	Estimated market value.
In stocks.....	\$285,961 16	\$275,000 00	\$301,487 50
In bonds.....	190,385 24	174,000 00	196,860 00
In United States.....	5,300 00	5,000 00	5,000 00
In Maryland.....	78,026 33	70,000 00	69,750 00
In Maine.....	61,756 75	60,000 00	60,000 00
In Massachusetts.....	119,691 40	115,000 00	117,375 00
In New York State.....	445,034 37	440,000 00	450,234 50
In other States.....	53,123 50	53,000 00	53,000 00
	<u>\$1,286,189 75</u>	<u>\$1,192,000 00</u>	<u>\$1,255,805 00</u>
			1,255,805 00

REPORT ON SAVINGS BANKS.

Real estate, cost, \$9,000; estimated present value	\$9,000 00
Cash on deposit in banks or trust companies	95,928 66
Cash on hand	30,969 36
All other assets, not included above, viz.:	

Interest accrued	\$27,989 54	
Land contract	7,697 83	
		34,987 37
		<u>\$1,987,808 06</u>

LIABILITIES.

Amount due depositors, viz.:

Principal	\$1,661,576 00	
Interest credited for the six months ending with December 31, 1894	28,241 35	
		\$1,689,817 35
Surplus		297,790 66
		<u>\$1,987,608 06</u>

CASH TRANSACTIONS DURING THE YEAR 1894.

RECEIPTS.

Cash on hand and in banks or trust companies, January 1, 1894, before transactions of the day	\$129,979 04
From depositors, not including interest credited	880,256 26
From interest on loans, deposits and investments	77,819 88
From mortgages	19,060 00
From redemption of stocks	13,000 00
	<u>\$618,604 38</u>

PAYMENTS.

To depositors, including interest paid to them	\$397,991 75
For loans on bonds and mortgages	47,119 00
For stocks and bonds purchased, par value, \$45,000; cost, including premiums, commissions, etc.	47,791 25
For interest (other than interest payments to depositors)	57 00
For current expenses of the bank, viz.: Salaries	\$3,861 10
For expenses of banking house or rent of banking rooms ..	5,000 00
For other expenses	1,180 35
	8,541 45
For taxes on real estate, except banking house	90 25
Other payments, viz.: Loss on mortgage	200 00
Cash on hand and in banks or trust companies, December 31, 1894, after transactions of the day	116,912 41
	<u>\$618,604 38</u>

STATISTICAL INFORMATION.

Number of open accounts, January 1, 1895	4,463
Number of accounts opened or reopened during the year 1894 ..	777
Number of accounts closed during the year 1894	793
Total number of deposits received during the year 1894	4,978
Total number of payments to depositors during the year 1894 ..	3,594
Amount deposited during the year 1894, not including interest credited for that period	\$390,299 25
Amount withdrawn during the year 1894	397,991 75
Amount of interest credited and paid for the year 1894, viz.:	
July, 1894	\$27,989 54
January, 1895	28,241 35
	<u>56,230 89</u>

ONEIDA COUNTY.

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amount of each account, January 1, 1895.....	\$378 56
amount due any one depositor, January 1, 1895, exclu-	
interest and of any deposits made by order of a court	
rd or of a surrogate	11,911 81
of such accounts which exceeded \$3,000.....	23

er cent of dividends or interest to depositors during the year 1894, 34

81. THE SAVINGS BANK OF UTICA, UTICA.

[163 and 164 Genesee street; incorporated 1839.]

CHAMBERLAIN, *President.*

RUFUS BIRDSEYE, *Treasurer.*

TRUSTEES.

CHAMBERLAIN,
KERNAN,
ICE CHURCHILL,
PROCTOR,

ALEX. T. GOODWIN,
WM. BLAKIE,
ROBERT MIDDLETON,
PHILO S. CURTIS,
RUFUS P. BIRDSEYE.

RUSSELL WHEELER,
W. STUART WALCOTT,
JOHN F. MAYNARD,
CHARLES A. MILLER,

FINANCIAL.

RESOURCES.

nd mortgages.....	\$2,124,484 00
investments, viz.:	

and bonds.	Cost.	Par value.	Estimated market value.
tes	\$1,889,974 11	\$1,893,500 00	\$1,570,245 70
innesota.....	304,500 00	300,000 00	305,000 00
assachusetts	534,540 00	500,000 00	535,000 00
ssouri.....	2,040 00	2,000 00	2,040 00
is State.....	1,759,239 07	1,861,000 00	1,811,880 30
his State.....	49,501 80	47,000 00	49,929 59
his State.....	57,923 50	49,000 00	56,171 66

\$4,537,737 48 \$3,655,500 00 \$4,301,367 65

4,301,367 65

loaned on stocks as authorized by chapter 689, Laws

house and lot, cost, \$76,700.12; estimated present value,	1,500 00
al estate, cost, \$6,724.59; estimated present value. ...	25,000 00
deposit in banks or trust companies	5,717 44
hand	309,894 84
assets, not included above, viz.:	73,085 04

st accrued	\$19,482 41
ontracts and interest	2,964 16

22,446 57

\$6,862,995 04

LIABILITIES.

due depositors, viz.:

al	\$5,594,543 73
credited for the six months ending with December	
34	89,872 13

\$5,684,415 85

ilities, viz.: Interest accrued on deposits to January

.....	22,446 57
.....	1,156,132 63

\$6,862,995 04

CASH TRANSACTIONS DURING THE YEAR 1894.

RECEIPTS.

Cash on hand and in banks or trust companies, January 1, 1894, before transactions of the day	\$557,1
From depositors, not including interest credited.....	1,677,1
From interest on loans, deposits and investments	285,1
From rents from other real estate	
From mortgages.....	183,9
From redemption of stocks.....	41,5
From loans repaid	1,0
From all other sources, viz.:	

Profit and loss.....	\$ 30 75
Mortgagor's insurance repaid.....	533 74
Land contract.....	58 08
Miscellaneous	29 14
	<u>1,8</u>
	<u>\$2,747,8</u>

PAYMENTS.

To depositors, including interest paid to them	\$1,772,8
For loans on bonds and mortgages	363,3
For stocks and bonds purchased, par value, \$197,000; cost, including premiums, commissions, etc.....	208,5
For current expenses of the bank, viz.: Salaries.....	\$14,94 00
For expenses of banking house or rent of banking rooms ..	1,307 98
For other expenses.....	2,545 86
	<u>18,9</u>

For real estate acquired by foreclosure, or in settlement of debts due the bank.....	5
Other payments, viz.:	

Paid accrued interest on Brooklyn city bonds.....	\$3 73
Elmira city bonds.....	144 06
New Rochelle bonds.....	575 34
Ogdensburg bonds	120 77
Auburn bonds.....	233 23
Paid mortgagor's insurance premiums	533 74
Paid pass-book previously credited to profit and loss.....	13 73
	<u>1,7</u>

Cash on hand and in banks or trust companies, December 31, 1894, after transactions of the day ..	383,4
	<u>\$2,747,8</u>

STATISTICAL INFORMATION.

Number of open accounts, January 1, 1895	1
Number of accounts opened or reopened during the year 1894.....	
Number of accounts closed during the year 1894.....	
Total number of deposits received during the year 1894.....	2
Total number of payments to depositors during the year 1894.....	2
Amount deposited during the year 1894, not including interest credited for that period.....	\$1,677,1
Amount withdrawn during the year 1894.....	1,772,8
Amount of interest credited and paid for the year 1894, viz.:	

July, 1894.....	\$39,114 45
January, 1895	20,671 13
Credited at other periods.....	2,073 73
	<u>180,0</u>

Average amount of each account, January 1, 1895	2
Largest amount due any one depositor, January 1, 1895, exclusive of interest and of any deposits made by order of a court of record or of a surrogate.....	6,4

Rate per cent of dividends or interest to depositors during the year 1894

ONONDAGA COUNTY.

82. ONONDAGA COUNTY SAVINGS BANK, SYRACUSE.

[Corner Salina and Water streets; incorporated 1855.]

ARD S. DAWSON, *President.*CLINTON T. ROSE, *Treasurer.*

TRUSTEES.

ARD S. DAWSON,
JAM E. ABBOTT,
IGE B. KENT,
ELAS A. BONTA,
ILES L. STONE,
ILES F. WILLISTON,

J. DEAN FAWLEY,
THOMAS MOLLOY,
WILLIAM H. WARNER,
FRANCIS E. CARROLL,
ANSON N. PALMER,

ALVA W. PALMER,
EDWARD A. POWELL,
CHARLES H. DUELL,
GEORGE M. BARNES,
SALEM HYDE,
WILLIAM D. DUNNING.

FINANCIAL.

RESOURCES.

ds and mortgages..... \$6,718,863 10
ock investments, viz.:

	Cost.	Par value.	Estimated market value.
ocks and bonds.			
in States	\$1,438,516 91	\$1,350,000 00	\$1,438,750 00
et of Columbia.....	170,199 00	150,000 00	169,500 00
of Massachusetts.....	414 00 00	400,000 00	408,000 00
in this State	1,615,069 40	1,339,500 00	1,727,363 00
ties in this State.....	58 244 00	51,000 00	52,375 00
is in this State	114,063 60	107,000 00	111,320 00
ges in this State.....	25,000 00	25,000 00	28,000 00
in district	4 000 00	4 0 0 00	4,000 00
	<u>\$3,631,086 91</u>	<u>\$8,536,500 00</u>	<u>\$3,989,307 50</u>

8,989,207 50

ount loaned on stocks as authorized by chapter 689, Laws
1892.....

19,000 00

ring house and lot, cost, \$297,528.27; estimated present value

215,000 00

r real estate, cost, \$22,886.61; estimated present value...

19,450 00

on deposit in banks or trust companies.....

721,728 55

on hand

168,864 04

ther assets, not included above, viz.:

nterest accrued.....	\$185,193 27
urance advanced.....	143 95
ax s advanced.....	2,967 71
and contracts	34,590 90
nterest accrued and unpaid on land contracts	915 91
urniture and fixtures	10,000 00
ents accrued on bank building.....	2,506 41

286,326 17

\$12,087,989 86

LIABILITIES.

ount due depositors, viz.:

incipal

\$10,405,121 60

nterest credited for the six months ending with December
31, 1894.....

196,006 81

\$10,601,128 41

r liabilities, viz.: Expenses incurred but unpaid.....

4,000 00

lms

1,483,810 95

\$12,087,939 36

REPORT ON SAVINGS BANKS.

CASH TRANSACTIONS DURING THE YEAR 1894.

RECEIPTS.

Cash on hand and in banks or trust companies, January 1, 1894,	
before transactions of the day	\$978,870 93
From depositors, not including interest credited	4,186,876 93
From interest on loans, deposits and investments	489,868 80
From rents from banking house	10,190 69
From rents from other real estate	18 82
From mortgages	418,749 00
From redemption of stocks	256,000 00
From loans repaid	3,300 00
From all other sources, viz.:	

Real estate sold	\$10,300 00	
Exchange	17 78	
Insurance advanced on mortgaged property	637 21	
Taxes advanced on mortgaged property	1,164 98	
Payments on land contracts	100 00	
Redemption of mutilated currency	7 50	
		13,116 77
		<u>\$6,800,986 44</u>

PAYMENTS.

To depositors, including interest paid to them	\$3,920,749 70
For loans on bonds and mortgages	443,855 00
For loans on stocks and other securities	5,500 00
For stocks and bonds purchased, par value, \$844,000; cost, including premiums, commissions etc	969,928 78
For interest (other than interest payments to depositors)	1,898 12

For current expenses of the bank, viz.: Salaries	\$34,530 00	
For expenses of banking house or rent of banking rooms ..	7,990 28	
For other expenses	6,664 79	
		39,205 07

For real estate acquired by foreclosure or in settlement of debts due the bank	23,338 55
For taxes on real estate, except banking house	65 27
For repairs and other incidental expenses on real estate, except banking house	54 21
Other payments, viz.:	

Insurance advanced on mortgaged property	\$468 81	
Taxes advanced on mortgaged property	3,539 64	
Examining Committee, reports to Banking Department ..	180 00	
Trustees for making appraisals for mortgage loans	1,430 00	
Disbursements in pension check suit against the bank	25 25	
Loss on U. S. Cogswell's mortgage loan	1,124 00	
Attorney's fees	7 45	
		6,754 15

Cash on hand and in banks or trust companies, December 31, 1894, after transactions of the day	890,092 59
	<u>\$6,800,986 44</u>

STATISTICAL INFORMATION.

Number of open accounts, January 1, 1895	80,215
Number of accounts opened or reopened during the year 1894 ..	7,148
Number of accounts closed during the year 1894	6,376
Total number of deposits received during the year 1894	53,935
Total number of payments to depositors during the year 1894 ..	51,360
Amount deposited during the year 1894, not including interest credited for that period	\$4,186,876 93
Amount withdrawn during the year 1894	3,914,678 93

ONONDAGA COUNTY.

169

Amount of interest credited and paid for the year 1894, viz.:

July, 1894.....	\$187,990 07
January, 1895.....	196,006 81
Paid but not credited at other periods.....	6,076 73

\$390,073 60
350 40

Average amount of each account, January 1, 1895.....
Largest amount due any one depositor, January 1, 1895, exclusive of interest and of any deposits made by order of a court of record or of a surrogate

3,000 00

Rate per cent of dividends or interest to depositors during the year 1894, 4 per cent.

83. SKANEATELES SAVINGS BANK, SKANEATELES.

[Incorporated 1866.]

JOHN E. WALLER, *President.*

J. HORATIO EARL, *Treasurer.*

TRUSTEES.

JOHN E. WALLER,
NEWELL TURNER,
WILLIS PLATT,
J. H. EARL,

WM. B. LAWTON,
LEWIS B. FITCH,
JOSEPH ALLEN,

JOHN C. STEPHENSON,
EMERSON H. ADAMS,
WILLIS V. CUDDERACK,
S. S. KNEELAND.

FINANCIAL.

RESOURCES.

Bonds and mortgages..... \$119,889 00
Stock investments, viz.:

<i>Stocks and bonds.</i>	<i>Cost.</i>	<i>Par value.</i>	<i>Estimated market value.</i>
State of Washington	\$10,150 00	\$10,000 00	\$10,100 00
State of Idaho.....	3,318 71	3,312 71	3,212 71
Cities in this State.....	956 00	1,000 00	1,000 00
Towns in this State.....	15,981 94	15,792 37	16,452 37
Villages in this State.....	5,160 00	5,000 00	5,100 00
School district.....	26,610 95	26,200 00	26,606 00
	<u>\$63,061 60</u>	<u>\$61,905 08</u>	<u>\$63,471 08</u>

62,471 08

Amount loaned on stocks as authorized by chapter 689, Laws of 1892

7,000 00

Banking house and lot, cost, \$10,697; estimated present value,

10,697 00

Cash on deposit in banks or trust companies

43,209 70

Cash on hand

1,108 37

All other assets, not included above, viz.:

Interest accrued.....	\$5,166 97
Bank fixtures.....	1,397 77
Rents due	75 00

6,639 74

\$251,014 89

LIABILITIES.

Amount due depositors, viz.:

Principal	\$223,556 65
Interest credited for the six months ending with December 31, 1894	3,598 35

\$227,155 00

Surplus

23,859 89

\$251,014 89

REPORT ON SAVINGS BANKS.

CASH TRANSACTIONS DURING THE YEAR 1894.

RECEIPTS.

Cash on hand and in banks or trust companies, January 1, 1894,	
before transactions of the day	\$33,136 91
From depositors, not including interest credited	135,091 08
From interest on loans, deposits and investments	9,734 08
From rents from banking house	297 75
From mortgages	5,271 08
From redemption of stocks	8,042 37
From loans repaid	17,000 60
	<hr/>
	\$208,573 17
	<hr/>

PAYMENTS.

To depositors, including interest paid to them	\$130,274 21
For loans on bonds and mortgages	11,900 00
For loans on stocks and other securities	5,000 00
For stocks and bonds purchased, par value, \$10,212.71; cost, including premiums, commissions, etc.	10,423 71
For current expenses of the bank, viz.: Salaries	\$1,501 00
For expenses of banking house or rent of banking rooms ..	1 9 89
For other expenses	260 63
	<hr/>
	1,603 52
Other payments, viz.: Accrued interest on securities purchased.	57 00
Cash on hand and in banks or trust companies, December 31, 1894, after transactions of the day	44,318 07
	<hr/>
	\$208,573 17
	<hr/>

STATISTICAL INFORMATION.

Number of open accounts, January 1, 1895	1,008
Number of accounts opened or reopened during the year 1894.	270
Number of accounts closed during the year 1894	194
Total number of deposits received during the year 1894	2,940
Total number of payments to depositors during the year 1894..	2,201
Amount deposited during the year 1894, not including interest credited for that period	\$135,091 08
Amount withdrawn during the year 1894	130,274 21
Amount of interest credited and paid for the year 1894, viz.:	
July, 1894	\$3,496 25
January, 1895	2,006 35
	<hr/>
	7,006 35
Average amount of each account, January 1, 1895	160 98
Largest amount due any one depositor, January 1, 1895, exclusive of interest and of any deposits made by order of a court of record or of a surrogate	8,170 97
Number of such accounts which exceeded \$3,000	1
	<hr/>

Rate per cent of dividends or interest to depositors during the year 1894, 2½ per cent.

84. SYRACUSE SAVINGS BANK, SYRACUSE.

[Corner James and Salina streets ; incorporated 1849.]

P. CLARK, *President.*ALFRED F. LEWIS, *Treasurer.*

TRUSTEES.

N SMITH,
CLARK,
CORTERUP,
ISCOCK,
KINSON,
F. GRAVES,ALFRED A. HOULETT,
FRANCIS HENDRICKS,
JOHN LIGHTON,
AMOS L. MASON,
W. H. H. GERE,
HENRY J. MOWRY,AUSTIN C. CHASE,
JOHN DUNN, JR.,
RICHARD W. JONES,
NICHOLAS PETERS,
GEORGE DOHENY,
CHARLES HUBBARD.

FINANCIAL.

RESOURCES.

nd mortgages..... \$4,518,520 41
investments, viz.:

and bonds.	Cost.	Par value.	Estimated market value.
ites.....	\$754,050 00	\$360,000 00	\$762,325 00
axes.....	25,725 00	25,000 00	30,500 00
llamouri.....	88,780 00	81,000 00	84,770 00
is State.....	1,010,273 40	918,666 98	1,080,891 28
n this State.....	25,495 00	31,000 00	31,080 00
his State.....	192,450 70	178,400 00	199,078 40
his State.....	20,000 00	20,000 00	20,600 00
trict.....	10,807 44	10,500 00	10,710 00
	<u>\$2,127,582 54</u>	<u>\$1,928,566 98</u>	<u>\$2,163,455 38</u>

2,163,455 38

loaned on stocks as authorized by chapter 689, Laws

2.....	1,000 00
house and lot, cost, \$391,661.27; estimated present value	250,000 00
al estate, cost, \$5,501.85; estimated present value.....	5,200 00
deposit in banks or trust companies.....	583,294 27
hand.....	41,851 42

r assets, not included above, viz.:

st accrued.....	\$123,348 06
acts for property sold.....	2,000 00
st due on above.....	87 00
nce and taxes advanced to mortgagors.....	221 16
ue and accrued.....	2,072 00

128,888 24

\$7,691,709 72

LIABILITIES.

due depositors, viz.:

al.....	\$6,741,680 37
st credited for the six months ending with December	
24.....	128,304 90
rer's check outstanding.....	12,999 97

\$6,882,885 24

bilities, viz.: Unpaid on mortgages, the full amount
; been charged to mortgage account.....

8,760 07
800,064 41\$7,691,709 72

REPORT ON SAVINGS BANKS.

CASH TRANSACTIONS DURING THE YEAR 1894.

RECEIPTS.

Cash on hand and in banks or trust companies, January 1, 1894, before transactions of the day	\$499,955 15
From depositors, not including interest credited	3,115,221 78
From interest on loans, deposits and investments	819,408 78
From rents from banking house	10,508 58
From rents from other real estate	210 00
From mortgages	836,256 83
From redemption of stocks	268,916 58
From stocks sold, par value, \$500; amount received therefor ..	500 00
From all other sources, viz.:	

Real estate sold, contracts	\$100 00
Real estate, from foreclosure account	925 00
Exchange	23 05
Exchange of United States bonds	250 00
Insurance and taxes advanced mortgagors, returned	914 04
	<u>2,221 10</u>
	<u>\$4,553 196 80</u>

PAYMENTS.

To depositors, including interest paid to them	\$2,968,257 14
For loans on bonds and mortgages	407,996 49
For loans on stocks and other securities	1,000 00
For stocks and bonds purchased, par value, \$482,000; cost, including premiums, commissions, etc.	495,519 40
For current expenses of the bank, viz.: Salaries	\$18,526 68
For expenses of banking house or rent of banking rooms ..	15,707 03
For other expenses	5,263 19
	<u>39,495 90</u>
For taxes on real estate, except banking house	96 42
For repairs and other incidental expenses on real estate, except banking house	34 53
Other payments, viz.: Insurance and taxes advanced mortgagors	653 23
Cash on hand and in banks or trust companies, December 31, 1894, after transactions of the day	625,145 00
	<u>\$4,553,196 80</u>

STATISTICAL INFORMATION.

Number of open accounts, January 1, 1895	16,131
Number of accounts opened or reopened during the year 1894 ..	3,370
Number of accounts closed during the year 1894	2,677
Total number of deposits received during the year 1894	33,909
Total number of payments to depositors during the year 1894 ..	30,690
Amount deposited during the year 1894, not including interest credited for that period	\$3,115,221 78
Amount withdrawn during the year 1894	2,996,257 11
Amount of interest credited and paid for the year 1894, viz.:	
July, 1894	\$121,790 96
January, 1895	128,204 48
Paid but not credited at other periods	2,795 25
	<u>252,791 21</u>
Average amount of each account, January 1, 1895	426 14
Largest amount due any one depositor, January 1, 1895, exclusive of interest and of any deposits made by order of a court of record or of a surrogate	8,757 44
Number of such accounts which exceeded \$3,000	10

Rate per cent of dividends or interest to depositors during the year 1894, per cent.

ORANGE COUNTY.

85. CORNWALL SAVINGS BANK, CORNWALL-ON-THE-HUDSON.

[Incorporated 1871.]

CHARLES E. COCK, *President*.STEPHEN B. YOUNG, *Treasurer*.

TRUSTEES.

CHARLES E. COCK,
STEPHEN B. YOUNG,
DANIEL E. POPE,
ROBERT S. TALBOT,A. L. BROWN,
HENRY N. CLARK,
WILLIAM FEITNER,
HENRY C. SMITH,
GILBERT TOMPEINS.WILLIAM A. SEAMAN,
ROWLAND COCKS,
L. GRANT GOODNOUGH,
E. B. ST. JOHN,

FINANCIAL.

RESOURCES.

Bonds and mortgages.....		\$66,753 00
Stock investments, viz.:		

<i>Stocks and bonds.</i>	Cost.	Par value.	Estimated market value.
State of Kansas.....	\$3,540 85	\$3,365 00	\$3,365 00
State of North Dakota.....	533 50	500 00	500 00
State of Colorado.....	684 85	679 50	900 00
State of Washington.....	2,091 15	2,084 20	2,084 20
Cities in this State.....	2,100 00	2,000 00	2,100 00
Counties in this State.....	3,190 00	2,900 00	3,190 00
Towns in this State.....	6,763 54	6,636 25	6,726 25
	<u>\$18,901 89</u>	<u>\$17,354 95</u>	<u>\$17,865 45</u>

Cash on deposit in banks or trust companies.....	17,865 45
Cash on hand.....	4,661 91
All other assets, not included above, viz.:	513 51

Interest accrued.....	\$1,707 11
Office furniture.....	90 97

1,798 08

\$61,590 95

LIABILITIES.

Amount due depositors, viz.:

Principal.....	\$56,655 77
Interest credited for the six months ending with December 31, 1894.....	983 44

\$57,638 21

Surplus.....	8,952 74
--------------	----------

\$61,590 95

CASH TRANSACTIONS DURING THE YEAR 1894.

RECEIPTS.

Cash on hand and in banks or trust companies, January 1, 1894, before transactions of the day.....	\$2,803 12
From depositors, not including interest credited.....	83,564 86
From interest on loans, deposits and investments.....	2,745 45
From mortgages.....	1,350 00
From redemption of stocks.....	5,198 00
	<u>\$95,661 43</u>

REPORT ON SAVINGS BANKS.

PAYMENTS.

To depositors, including interest paid to them.....	\$20,848 90
For loans on bonds and mortgages.....	3,000 00
For stocks and bonds purchased, par value, \$6,589.95; cost, including premiums, commissions, etc.....	6,610 74
For interest (other than interest payments to depositors).....	7 00
For current expenses of the bank, viz.: Salaries.....	\$500 00
For other expenses.....	18 28
	518 28
Cash on hand and in banks or trust companies, December 31, 1894, after transactions of the day.....	5,175 43
	<u>\$45,660 43</u>

STATISTICAL INFORMATION.

Number of open accounts, January 1, 1895.....	457
Number of accounts opened or reopened during the year 1894..	68
Number of accounts closed during the year 1894.....	68
Total number of deposits received during the year 1894.....	536
Total number of payments to depositors during the year 1894..	723
Amount deposited during the year 1894, not including interest credited for that period.....	\$33,564 86
Amount withdrawn during the year 1894.....	30,848 90
Amount of interest credited and paid for the year 1894, viz.:	
July, 1894.....	\$968 06
January, 1895.....	968 44
	1,940 53
Average amount of each account, January 1, 1895.....	126 13
Largest amount due any one depositor, January 1, 1895, exclusive of interest and of any deposits made by order of a court of record or of a surrogate.....	1,920 90

Rate per cent of dividends or interest to depositors during the year 1894, 3 and 4 per cent.

86. GOSHEN SAVINGS BANK, GOSHEN.

[West Main street; incorporated 1971.]

JASON W. CORWIN, *Vice-President.*

DUDLEY MURRAY, *Secretary.*

TRUSTEES.

A. V. D. WALLACE,
C. G. ELLIOTT,
HENRY BACON.

J. W. CORWIN,
F. H. REEVES,
D. MURRAY.

W. D. VAN VLIET,
JOSEPH DURLAND,
B. F. EDGALL.

FINANCIAL.

RESOURCES.

Bonds and mortgages.....				\$390,230 00
Stock investments, viz.:				
<i>Stocks and bonds.</i>	<i>Cost.</i>	<i>Par value.</i>	<i>Estimated market value.</i>	
Cities in this State.....	\$117,281 75	\$103,500 00	\$118,105 00	
Counties in this State.....	26,396 70	26,000 00	25,700 00	
Towns in this State.....	32,036 07	3,517 15	23,440 25	
Villages in this State.....	62,963 00	60,500 00	61,500 00	
School district.....	28,632 61	27,500 00	27,500 00	
	<u>\$367,194 13</u>	<u>\$349,017 25</u>	<u>\$390,245 25</u>	280,245 25

ORANGE COUNTY.

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Amount loaned on stocks as authorized by chapter 689, Laws of 1893.....	\$500 00
Cash on deposit in banks or trust companies.....	51,482 66
Cash on hand.....	2,956 56
All other assets, not included above, viz.:	

Interest accrued	\$9,693 22	
Rent paid in advance.....	116 68	
		9,810 00
		<u>\$624,214 47</u>

LIABILITIES.

Amount due depositors, viz.:

Principal	\$598,681 33	
Interest credited for the six months ending with December 31, 1894	11,161 98	
		\$609,796 25
Other liabilities, viz.: Expenses incurred but unpaid.....		209 89
Surplus		14,208 83
		<u>\$624,214 47</u>

CASH TRANSACTIONS DURING THE YEAR 1894.

RECEIPTS.

Cash on hand and in banks or trust companies, January 1, 1894, before transactions of the day	\$38,984 59
From depositors, not including interest credited	180,690 73
From interest on loans, deposits and investments	25,821 13
From mortgages.....	9,700 00
From redemption of stocks	16,822 50
	<u>\$221,468 95</u>

PAYMENTS.

To depositors, including interest paid to them	\$147,418 62
For loans on bonds and mortgages	7,000 00
For stocks and bonds purchased, par value, \$10,117.25; cost, including premiums, commissions, etc	10,417 25
For interest (other than interest payments to depositors).....	81 11
For current expenses of the bank, viz.: Salaries.....	\$1,560 00
For expenses of banking house or rent of banking rooms..	850 00
For other expenses.....	267 75
	2,167 75
Cash on hand and in banks or trust companies, December 31, 1894, after transactions of the day.....	54,489 22
	<u>\$221,468 95</u>

STATISTICAL INFORMATION.

Number of open accounts, January 1, 1895.....	1,937
Number of accounts opened or reopened during the year 1894.....	273
Number of accounts closed during the year 1894.....	287
Total number of deposits received during the year 1894.....	1,546
Total number of payments to depositors during the year 1894.....	1,484
Amount deposited during the year 1894, not including interest credited for that period.....	\$180,690 73
Amount withdrawn during the year 1894.....	147,418 62

Amount of interest credited and paid for the year 1894, viz.:

July, 1894.....	\$10,826 51	
January, 1895.....	11,161 92	
		\$21,988 43
Average amount of each account, January 1, 1895.....		309 05
Largest amount due any one depositor, January 1, 1895, exclusive of interest and of any deposits made by order of a court of record or of a surrogate.....		3,000 00

Rate per cent of dividends or interest to depositors during the year 1894, 3 and 4 per cent.

87. MIDDLETOWN SAVINGS BANK, MIDDLETOWN.

(3 South street; incorporated 1866.)

ALBERT BULL, *President*.

D. H. BAILEY, *Treasurer*.

TRUSTEES.

L. ARMSTRONG,
ALBERT BULL,
S. H. TALCOTT,
WM. MILLSAUGH.]

GEORGE B. ADAMS,
U. T. HAYES,
M. D. STIVERS,
DANIEL H. BAILEY,
FRANK BUCKLEY.

EDMUND MILLEN,
JESSE W. CANFIELD,
JOHN E. BREMAN,
FRANK B. DENTON,

FINANCIAL.

RESOURCES.

Bonds and mortgages..... \$463,690 73

Stock investments, viz.:

<i>Stocks and bonds.</i>	<i>Cost.</i>	<i>Par value.</i>	<i>Estimated market value.</i>	
United States	\$109,072 50	\$85,000 00	\$95,050 00	
Cities in this State	287,618 49	269,854 00	279,084 00	
Towns in this State	273,567 50	272,000 00	278,005 00	
Villages in this State.....	255,200 60	169,000 00	278,380 00	
School district	11,370 00	11,000 00	11,040 00	
	<u>\$966,729 09</u>	<u>\$906,854 00</u>	<u>\$942,509 00</u>	942,509 00

Banking house and lot, cost, \$19,939.68; estimated present value..... 16,000 00

Other real estate, cost, \$2,163.80; estimated present value..... 1,825 00

Cash on deposit in banks or trust companies..... 124,613 05

Cash on hand.. 54,073 53

All other assets, not included above, viz.:

Interest accrued.....	\$12,866 90	
Rent.....	187 89	
Miscellaneous.....	65 79	
		19,060 19
		<u>\$1,621,770 55</u>

LIABILITIES.

Amount due depositors, viz.:

Principal	\$1,493,322 43	
Interest credited for the six months ending with December 31, 1894.....	27,185 65	
		\$1,520,418 08
Surplus.....		101,863 47
		<u>\$1,621,770 55</u>

CASH TRANSACTIONS DURING THE YEAR 1894.

RECEIPTS.

Cash on hand and in banks or trust companies, January 1, 1894, before transactions of the day	\$133,273 09
From depositors, not including interest credited	447,112 81
From interest on loans, deposits and investments	63,616 15
From rents from banking house	275 00
From mortgages	49,179 24
From redemption of stocks	23,854 00
From all other sources, viz.: Sold under contract	575 00
	<hr/>
	\$718,084 79

PAYMENTS.

To depositors, including interest paid to them	\$487,225 16
For loans on bonds and mortgages	16,700 00
For stocks and bonds purchased, par value, \$28,000; cost, including premiums, commissions, etc.	29,518 75
For interest (other than interest payments to depositors)	221 97
For current expenses of the bank, viz.: Salaries	\$3,860 00
For expenses of banking house or rent of banking rooms	254 88
For other expenses	1,610 73
	<hr/>
	5,725 61
For taxes on real estate, except banking house	7 70
Cash on hand and in banks or trust companies, December 31, 1894, after transactions of the day	178,685 60
	<hr/>
	\$718,084 79

STATISTICAL INFORMATION.

Number of open accounts, January 1, 1895	6,524
Number of accounts opened or reopened during the year 1894	1,165
Number of accounts closed during the year 1894	831
Total number of deposits received during the year 1894	6,736
Total number of payments to depositors during the year 1894	6,321
Amount deposited during the year 1894, not including interest credited for that period	\$447,112 81
Amount withdrawn during the year 1894	487,225 16
Amount of interest credited and paid for the year 1894, viz.: July, 1894	\$26,743 25
January, 1895	27,185 65
	<hr/>
	53,928 90
Average amount of each account, January 1, 1895	283 05
Largest amount due any one depositor, January 1, 1895, exclu- sive of interest and of any deposits made by order of a court of record or of a surrogate	3,000 00

Rate per cent of dividends or interest to depositors during the year 1894,
3 and 4 per cent.

88. NEWBURGH SAVINGS BANK, NEWBURGH.

[Smith street; incorporated 1884.]

CHARLES S. JENKINS, *President.*THOMAS F. BALFE, *Treasurer.*

TRUSTEES.

CHARLES S. JENKINS,
JAMES M. WENTZ,
JOHN SCHOONMAKER,
J. H. H. CHAPMAN,JAMES BIGLER,
ISAAC C. CHAPMAN,
JAMES T. LAWSON,
WILLIAM O. MAILLER,
DANIEL S. WARING.SAMUEL O. MILLA,
JOSEPH CHADWICK,
ALANSON Y. WELLER,
CLAYTON E. SWEET,

FINANCIAL.

RESOURCES.

Bonds and mortgages				\$3,028,330 00
Stock investments, viz.:				
<i>Stocks and bonds.</i>	<i>Cost.</i>	<i>Par value.</i>	<i>Estimated market value.</i>	
United States	\$537,895 00	\$500,000 00	\$563,000 00	
State of Indiana	100,625 00	100,000 00	106,000 00	
Cities in this State	2,981,012 97	2,408,600 00	2,881,942 00	
Towns in this State	278,751 05	273,330 00	274,800 00	
School district	46,576 00	46,300 00	46,300 00	
	<u>\$3,940,860 02</u>	<u>\$2,328,330 00</u>	<u>\$3,808,122 00</u>	
				3,808,122 00
Banking house and lot, cost, \$115,527.16; estimated present value				50,000 00
Cash on deposit in banks or trust companies				439,439 30
Cash on hand				45,212 50
All other assets, not included above, viz.: Interest accrued				88,808 30
				<u>\$6,454,694 10</u>

LIABILITIES.

Amount due depositors, viz.:

Principal	\$5,345,053 68	
Interest credited for the six months ending with December 31, 1894	97,737 50	
		\$5,345,791 17
Surplus		1,109,106 00
		<u>\$6,454,897 17</u>

CASH TRANSACTIONS DURING THE YEAR 1894.

RECEIPTS.

Cash on hand and in banks or trust companies, January 1, 1894, before transactions of the day	\$546,353 21
From depositors, not including interest credited	1,029,367 85
From interest on loans, deposits and investments	299,676 97
From rents from banking house	2,166 06
From mortgages ..	178,536 06
From redemption of stocks	163,008 30
	<u>\$3,208,098 35</u>

PAYMENTS.

To depositors, including interest paid to them	\$1,118,161 55
For loans on bonds and mortgages	381,000 55
For stocks and bonds purchased, par value, \$190,849.20; cost, including premiums, commissions, etc ..	207,797 55
For interest (other than interest payments to depositors)	600 00

ORANGE COUNTY.

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current expenses of the bank, viz.: Salaries	\$19,770 00	
expenses of banking house or rent of banking rooms..	1,743 87	
other expenses.....	1,885 93	
		\$15,898 20
on hand and in banks or trust companies, December 31,		
after transactions of the day.....		484,635 88
		<u>\$2,208,026 89</u>

STATISTICAL INFORMATION.

number of open accounts, January 1, 1895	12,863
number of accounts opened or reopened during the year 1894..	1,410
number of accounts closed during the year 1894	1,899
number of deposits received during the year 1894.....	10,359
number of payments to depositors during the year 1894..	10,080
amount deposited during the year 1894, not including interest credited for that period	\$1,029,357 85
amount withdrawn during the year 1894	1,118,161 53
amount of interest credited and paid for the year 1894, viz.:	
for 1894	\$65,988 15
for January, 1895.....	97,737 59
	193,725 74
average amount of each account, January 1, 1895.....	415 63
largest amount due any one depositor, January 1, 1895, exclu- sive of interest and of any deposits made by order of a court record or of a surrogate	8,947 08
number of such accounts which exceeded \$3,000.....	86

percentage per cent of dividends or interest to depositors during the year 1894,
4 per cent.

89. WALDEN SAVINGS BANK, WALDEN.

[Main street; incorporated 1872.]

W. W. STODDARD, *President.*

C. W. SADLER, *Secretary and Treasurer.*

TRUSTEES.

FEARS,
W. L. MILLSAUGH,
AS J. FOWLER,
S. W. BRADLEY,

WM. H. SENIOR,
HIRAM B. WOODSTER,
GEORGE W. STODDARD,
WILLIS C. STEVENS,
EDMUND S. SAYER.

FREDERICK BODINE,
JOHN R. HAYS,
GEORGE WELLS, JR.,
SIMON VERNOOY,

FINANCIAL.

RESOURCES.

real estate and mortgages			\$168,952 00
other investments, viz.:			
stocks and bonds.	Cost.	Par value.	Estimated market value.
New Hampshire	\$1,023 00	\$3,000 00	\$3,340 00
in this State.....	39,993 81	85,000 00	88,180 00
in this State.....	1,920 00	1,500 00	1,500 00
in this State.....	36,813 90	35,000 00	25,580 00
in this State.....	24,597 00	21,400 00	21,400 00
in this State.....	10,812 00	20,200 00	21,560 00
	<u>\$128,180 11</u>	<u>\$118,195 00</u>	<u>\$129,415 00</u>
			123,415 00
real estate, cost, \$4,548.86; estimated present value			4,549 86
on deposit in banks or trust companies			23,500 00
on hand.....			48 72
other assets, not included above, viz.: Interest accrued....			5,199 56
			<u>\$229,658 64</u>

LIABILITIES.

Amount due depositors, viz.:

Principal	\$277,163 53	
Interest credited for the six months ending with December 31, 1894.....	5,117 84	\$282,281 37
Surplus.....		47,375 76
		<u>\$329,657 13</u>

CASH TRANSACTIONS DURING THE YEAR 1894.

RECEIPTS.

Cash on hand and in banks or trust companies, January 1, 1894, before transactions of the day.....		\$28,455 08
From depositors, not including interest credited.....		64,300 02
From interest on loans, deposits and investments.....		15,543 13
From mortgages.....		9,675 00
From redemption of stocks		2,040 00
From all other sources, viz.:		
Advance for taxes on farm, repaid.....	\$353 08	
Insurance premium returned.....	3 50	
		356 58
		<u>\$120,129 06</u>

PAYMENTS.

To depositors, including interest paid to them.....		\$78,019 71
For loans on bonds and mortgages.....		6,350 00
For stocks and bonds purchased, par value, \$1,200; cost, including premiums, commissions, etc.....		1,300 00
For current expenses of the bank, viz.: Salaries.....	\$350 00	
For expenses of banking house or rent of banking rooms..	175 00	
For other expenses.....	161 49	
		1,286 49
For real estate acquired by foreclosure, or in settlement of debts due the bank.....		4,548 36
For taxes, repairs and other incidental expenses on real estate, except banking house.....		180 78
Cash on hand and in banks or trust companies, December 31, 1894, after transactions of the day.....		28,543 73
		<u>\$120,129 06</u>

STATISTICAL INFORMATION.

Number of open accounts, January 1, 1895	1,536
Number of accounts opened or reopened during the year 1894.....	189
Number of accounts closed during the year 1894.....	177
Total number of deposits received during the year 1894.....	986
Total number of payments to depositors during the year 1894..	1,070
Amount deposited during the year 1894, not including interest credited for that period	\$64,300 02
Amount withdrawn during the year 1894.....	78,019 71
Amount of interest credited and paid for the year 1894, viz.:	
July, 1894.....	\$4,771 00
January 1895.....	5,117 84
	9,888 84
Average amount of each account, January 1, 1895.....	185 00
Largest amount due any one depositor, January 1, 1895, exclusive of interest and of any deposits made by order of a court of record or of a surrogate	3,045 00
Number of such accounts which exceeded \$3,000.....	1

Rate per cent of dividends or interest to depositors during the year 1894
3 and 4 per cent.

90. WARWICK SAVINGS BANK, WARWICK.

[Incorporated 1875.]

AMIES H. HOLLY, President.**THOMAS BURT, Treasurer.****TRUSTEES.****AMIES H. HOLLY,
THOMAS BURT,
JOHN MAYER,
JOHN B. BRADNER,****WILLIAM L. OGDEN,
SAMUEL PELTON,
JAMES E. WATERBURY,
JOSEPH DURLAND,
NICHOLAS L. FURMAN.****THOMAS WELLING,
JAMES WISNER,
WILLIAM J. SLY,
CHARLES H. WILSON.****FINANCIAL.****RESOURCES.**

Bonds and mortgages		\$325,848 00
Stock investments, viz.:		

<i>Stocks and bonds.</i>	<i>Cost.</i>	<i>Par value.</i>	<i>Estimated market value.</i>
State of Nebraska	\$30,375 00	\$30,000 00	\$20,200 00
State of North Dakota	12,017 50	11,000 00	11,630 00
State of South Dakota	10,300 00	20,000 00	20,400 00
Sties in this State	147,714 62	126,700 00	149,119 50
Counties in this State	5,320 63	4,500 00	4 9 5 00
Towns in this State	56,609 75	12,700 00	19,112 00
Villages in this State	41,050 00	40,000 00	48,940 00
School district	38,707 05	35,740 00	39,397 50
	<u>\$341,892 55</u>	<u>\$310,650 00</u>	<u>\$348,934 00</u>

848,934 00

Cash on deposit in banks or trust companies..... 71,527 77

Cash on hand 127 69

All other assets, not included above, viz.:

Interest accrued.....	\$12,040 31
Furniture and fixtures.....	6 8 00
	<u>12,648 31</u>

\$758,580 77**LIABILITIES.**

Amount due depositors, viz.:

Principal	\$685,303 78
Interest credited for the six months ending with December 31, 1894	12,470 96
	<u>\$697,774 69</u>
Surplus	60,806 08
	<u>\$758,580 77</u>

CASH TRANSACTIONS DURING THE YEAR 1894.**RECEIPTS.**

Cash on hand and in banks or trust companies, January 1, 1894, before transactions of the day	\$43,756 93
From depositors, not including interest credited	183,589 58
From interest on loans, deposits and investments	31,174 68
From mortgages	22,600 00
From redemption of stocks	4,250 00
	<u>\$285,371 19</u>

PAYMENTS.

To depositors, including interest paid to them	\$180,738 92
For loans on bonds and mortgages	20,200 00
For stocks and bonds purchased, par value, \$10,000; cost, including premiums, commissions, etc.....	10,153 00
For interest (other than interest payments to depositors).....	110 15

REPORT ON SAVINGS BANKS.

For current expenses of the bank, viz.: Salaries.....	\$1,950 00	
For expenses of banking house or rent of banking rooms..	325 00	
For other expenses	310 51	
		\$2,485 51
Other payments, viz.: Furniture and fixtures.		28 15
Cash on hand and in banks or trust companies, December 31, 1894, after transactions of the day.....		71,655 05
		<u>\$74,169 66</u>

STATISTICAL INFORMATION.

Number of open accounts, January 1, 1895	2,845
Number of accounts opened or reopened during the year 1894,	316
Number of accounts closed during the year 1894.....	219
Total number of deposits received during the year 1894	2,007
Total number of payments to depositors during the year 1894..	1,636
Amount deposited during the year 1894, not including interest credited for that period.....	\$183,589 68
Amount withdrawn during the year 1894.....	180,738 93
Amount of interest credited and paid for the year 1894, viz.:	
July, 1894.....	\$13 044 43
January, 1895.....	12,470 98
Credited at other periods	8 60
	24,523 96
Average amount of each account, January 1, 1895	297 55
Largest amount due any one depositor, January 1, 1895, exclu- sive of interest and of any deposits made by order of a court of record or of a surrogate.....	4,600 00
Number of such accounts which exceeded \$3,000	3

Rate per cent of dividends or interest to depositors during the year 1894,
8 and 4 per cent.

OSWEGO COUNTY.

91. FULTON SAVINGS BANK, FULTON.

[First street; incorporated 1871.]

ABRAHAM HOWE, *President.*

WILLIAM J. LOVEJOY, *Secretary*

TRUSTEES.

ABRAHAM HOWE,
JOHN C. WELLS,
EZRA S. HOGFLAND,
CHARLES G. RACON,
REUBEN BRADSHAW,

WILLIAM S. NELSON,
ARVIN RICE,
WILLIAM J. LOVEJOY,
GEORGE M. CASE,
ABRAM EMERICK,

JOHN W. PRATT,
W. D. PATTERSON,
GILES S. PIPPER,
FRED. A. EMERICK,
GEORGE P. WELLS.

FINANCIAL.

RESOURCES.

Bonds and mortgages.....	\$278,630 00
Stock investments, viz.:	

<i>Stocks and bonds.</i>	Cost.	Par value.	Estimated market value.
Cities in this State.....	\$216 00	\$200 00	\$300 00
Towns in this State.....	72,266 20	70,700 00	77,524 00
Villages in this State.....	34,208 20	19,935 00	33,885 00
	\$106,690 20	\$100,835 00	\$111,609 00

111,609 00

OSWEGO COUNTY.

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loaned on stocks as authorized by chapter 689, Laws	
2	\$3,050 00
5 house and lot, cost, \$8,774; estimated present value,	8,750 00
sal estate, cost, \$3,240; estimated present value	1,600 00
deposit in banks or trust companies	64,048 13
hand	4,299 70
or assets, not included above, viz.:	
est accrued	\$11,841 85
contracts	1,851 59
use account	794 34
and office furniture	1,000 00
	<u>15,587 78</u>
	<u>\$487,774 93</u>

LIABILITIES.

due depositors, viz.:

Capital	\$443,193 71
not credited for the six months ending with December	
1894	8,110 35
	<u>\$451,283 06</u>
	86,541 87
	<u>\$487,774 93</u>

CASH TRANSACTIONS DURING THE YEAR 1894.

RECEIPTS.

hand and in banks or trust companies, January 1,	
before transactions of the day	\$36,481 76
depositors, not including interest credited	282,998 50
interest on loans, deposits and investments	22,889 90
rents from banking house	887 50
mortgages	26,806 00
redemption of stocks	8,000 00
loans repaid	644 00
all other sources, viz.:	
estate sold	\$970 65
range	19 61
red for hay from place since sold	10 00
	<u>1,000 26</u>
	<u>\$399,202 93</u>

PAYMENTS.

depositors, including interest paid to them	\$254,690 65
loans on bonds and mortgages	42,000 00
loans on stocks and other securities	904 00
stocks and bonds purchased, par value, \$26,935; cost,	
including premiums, commissions, etc	29,750 50
interest (other than interest payments to depositors)	344 13
current expenses of the bank, viz.: Salaries	\$2,500 00
expenses of banking house or rent of banking rooms ..	266 37
other expenses	250 51
	<u>3,016 88</u>
expenses on real estate, except banking house	20 94
repairs and other incidental expenses on real estate, except	
banking house	4 25

REPORT ON SAVINGS BANKS.

Other payments, viz.:

Profit and loss	\$3 87
Pension check lost in the mail	10 00
Insurance paid on mortgaged property	93 75
Suspense account	10 13

\$123 75

Cash on hand and in banks or trust companies, December 31,
1894, after transactions of the day..... 68,847 83

\$399,903 83

STATISTICAL INFORMATION.

Number of open accounts, January 1, 1895.....	2,450
Number of accounts opened or reopened during the year 1894	481
Number of accounts closed during the year 1894	394
Total number of deposits received during the year 1894	5,334
Total number of payments to depositors during the year 1894..	4,363
Amount deposited during the year 1894, not including interest credited for that period.....	\$382,003 50
Amount withdrawn during the year 1894.....	254,690 65
Amount of interest credited and paid for the year 1894, viz.:	

July, 1894.....	\$7,733 91
January, 1895.....	8,110 35
Credited at other periods.....	83 03

15,975 26

Average amount of each account, January 1, 1895.....	184 17
Largest amount due any one depositor, January 1, 1895, exclusive of interest and of any deposits made by order of a court of record or of a surrogate	3,000 00

Rate per cent of dividends or interest to depositors during the year 1894,
4 per cent.

92. OSWEGO CITY SAVINGS BANK, OSWEGO.

[214 West First street; incorporated 1889.]

BYRON DE WITT, *President.*JOHN P. PHELPS, *Treasurer.*

TRUSTEES.

BYRON DEWITT,
JOHN RATIOAN,
LEONARD AMES, JR.,
DUDLEY M. IRWIN,

AARON COLNOWN,
ORSON H. BROWN,
OSCAR H. HASTINGS,
JOHN H. MCCOLLOM,
RICHARD J. OLIPHANT.

HENRY H. LYMAN,
CHARLES H. BUTLER,
JOHN SHEPARD FITCH,
THOMAS P. KINGFORD,

FINANCIAL.

RESOURCES.

Bonds and mortgages..... \$167,261 25
Stock investments, viz.:

Stocks and bonds.	Cost.	Par value.	Estimated market value.
State of Nebraska warrants	\$4,403 10	\$4,403 10	\$4,403 10
Cities in this State	178,050 00	156,800 00	214,393 00
Towns in this State	341,507 70	342,700 00	351,794 00
Villages in this State.....	197,375 00	196,000 00	238,665 00
School district.....	93,126 00	93,126 00	97,584 16
	<u>\$814,471 80</u>	<u>\$793,039 10</u>	<u>\$881,738 26</u>

881,738 26

OSWEGO COUNTY.

185

loaned on stocks as authorized by chapter 689, Laws	
2.....	\$17,120 00
house and lot, cost, \$48,951.18; estimated present	
.....	17,000 00
deposit in banks or trust companies.....	91,805 09
hand.....	80,778 00
r assets, not included above, viz.:	
st accrued.....	\$31,153 37
contract.....	875 00
of bank building.....	863 23
	<u>21,790 60</u>
	<u>\$1,227,488 20</u>

LIABILITIES.

due depositors, viz.:

pal.....	\$1,107,481 49
erest credited for the six months ending with December	
304.....	19,866 46
	<u>\$1,127,347 95</u>
bilities, viz.: Interest accrued on deposits to January	
.....	222 90
.....	99,917 35
	<u>\$1,227,488 20</u>

CASH TRANSACTIONS DURING THE YEAR 1894.

RECEIPTS.

hand and in banks or trust companies, January 1,	
efore transactions of the day.....	\$35,429 74
positors, not including interest credited.....	624,086 19
erest on loans, deposits and investments.....	46,002 75
nts from banking house.....	1,817 75
ortgages.....	23,598 25
emption of stocks.....	19,706 00
cks sold, par value, \$3,000; amount received therefor	
ns repaid.....	2,000 00
other sources, viz.: Contracts.....	36,106 00
	50 00
	<u>\$888,785 68</u>

PAYMENTS.

itors, including interest paid to them.....	\$587,994 18
on bonds and mortgages.....	12,800 00
on stocks and other securities.....	81,100 00
ks and bonds purchased, par value, \$74,903.10; cost,	
ng premiums, commissions, etc.....	76,403 10
est (other than interest payments to depositors).....	659 88
rent expenses of the bank, viz.: Salaries.....	\$5,105 50
enses of banking house or rent of banking rooms..	1,073 66
er expenses.....	1,071 88
	<u>7,250 43</u>
hand and in banks or trust companies, December 31,	
fter transactions of the day.....	122,578 09
	<u>\$888,785 68</u>

STATISTICAL INFORMATION.

Number of open accounts, January 1, 1895.....	\$3,980
Number of accounts opened or reopened during the year 1894.....	1,129
Number of accounts closed during the year 1894.....	960
Total number of deposits received during the year 1894.....	7,260
Total number of payments to depositors during the year 1894..	6,869
Amount deposited during the year 1894, not including interest credited for that period.....	\$524,086 19
Amount withdrawn during the year 1894.....	587,994 13
Amount of interest credited and paid for the year 1894, viz.:	
July, 1894.....	\$6,555 87
January, 1895.....	19,865 46
Paid but not credited at other periods.....	561 44
	<u>36,983 77</u>
Average amount of each account, January 1, 1895	26 85
Largest amount due any one depositor, January 1, 1895, exclusive of interest and of any deposits made by order of a court of record or of a surrogate	5,000 00
Number of such accounts which exceeded \$3,000.....	<u>1</u>

Rate per cent of dividends or interest to depositors during the year 1894, 8½ and 4 per cent.

93. OSWEGO COUNTY SAVINGS BANK, OSWEGO.

[93 East First street; incorporated 1870.]

JOHN B. EDWARDS, *President*.

JOSEPH B. LATHROP, *Treasurer*.

TRUSTEES.

OSRO M. BOND,
LAWRENCE CLANCEY,
S. M. COON,
DANIEL L. COUCH,
BENJAMIN DOOLITTLE,
JOHN B. EDWARDS,

ALONZO H. FAILING,
OREN F. GAYLORD,
JAMES F. HERRICK,
JOSEPH B. LATHROP,
HENRY D. McCAFFREY,

WASHINGTON T. HENDERSON,
ALANSON S. PAGE,
BENJAMIN S. STONE,
CHARLES A. TANNER,
MANNISTER WORTS,
BENJAMIN C. TURNER.

FINANCIAL.

RESOURCES.

Bonds and mortgages.....			\$278,825 00
Stock investments, viz.:			
<i>Stocks and bonds.</i>	<i>Cost.</i>	<i>Par value.</i>	<i>Estimated market value.</i>
State of Washington (warrants).....	\$55,591 95	\$54,691 09	\$54,624 09
Cities in this State.....	125,854 03	122,460 40	130,175 07
Towns in this State.....	241,573 59	277,778 82	246,813 24
Villages in this State.....	11,667 60	10,000 00	11,245 00
School district.....	25,714 01	23,900 00	16,834 31
	<u>\$499,905 64</u>	<u>\$498,733 31</u>	<u>\$508,821 71</u>
Amount loaned on stocks as authorized by chapter 689, Laws of 1892.....			508,821 71
Real estate, cost, \$4,251.92; estimated present value.....			16,500 00
Cash on deposit in banks or trust companies.....			3,702 25
Cash on hand.....			67,153 83
All other assets, not included above, viz.:			7,569 24
Interest accrued.....		\$12,674 93	
Land contract.....		1,592 50	
Mortgage tax and insurance account.....		312 91	
Furniture and fixtures.....		1,700 00	
			<u>23,280 39</u>
			<u>\$904,350 03</u>

OSWEGO COUNTY.

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LIABILITIES.

Amount due depositors, viz.:

Principal	\$789,978 08	
Interest credited for the six months ending with December 31, 1894	14,323 77	
		\$804,296 80
Surplus		100,054 13
		<u>\$904,350 93</u>

CASH TRANSACTIONS DURING THE YEAR 1894.

RECEIPTS.

Cash on hand and in banks or trust companies, January 1, 1894, before transactions of the day		\$95,821 74
From depositors, not including interest credited		495,267 69
From interest on loans, deposits and investments		88,078 54
From rents from real estate		253 45
From mortgages		31,845 00
From redemption of stocks		49,274 40
From stocks sold, par value, \$5,500; amount received therefor ..		5,870 64
From loans repaid		9,200 00
From all other sources, viz.:		
Real estate sold	\$1,800 00	
Land contract	107 50	
Mortgage tax and insurance	416 85	
Exchange	79 79	
		<u>2,404 14</u>
		<u>\$727,515 80</u>

PAYMENTS.

To depositors, including interest paid to them		\$408,943 13
For loans on bonds and mortgages		40,525 00
For loans on stocks and other securities		16,500 00
For stocks and bonds purchased, par value, \$175,757.05; cost, including premiums, commissions, etc		183,680 46
For interest (other than interest payments to depositors)		16 86
For current expenses of the bank, viz.: Salaries	\$1,500 00	
For expenses of banking house or rent of banking rooms ..	500 00	
For other expenses	722 25	
		<u>5,722 25</u>
For taxes on real estate, except banking house		68 13
For repairs and other incidental expenses on real estate, except banking house		12 21
Other payments, viz.:		
Land contract	\$1,700 00	
Mortgage tax and insurance	632 20	
		<u>2,332 20</u>
Cash on hand and in banks or trust companies, December 31, 1894, after transactions of the day		74,721 57
		<u>\$727,515 80</u>

STATISTICAL INFORMATION.

Number of open accounts, January 1, 1895	2,687
Number of accounts opened or reopened during the year 1894 ..	949
Number of accounts closed during the year 1894	696
Total number of deposits received during the year 1894	5,405
Total number of payments to depositors during the year 1894 ..	4,750
Amount deposited during the year 1894, not including interest credited for that period	\$495,267 69
Amount withdrawn during the year 1894	408,943 12

Amount of interest credited and paid for the year 1894, viz.:

July, 1894	\$13,367 29	
January, 1895	14,323 77	
Paid but not credited at other periods	571 07	
		\$28,163 13
Average amount of each account, January 1, 1895		299 70
Largest amount due any one depositor, January 1, 1895, exclusive of interest and of any deposits made by order of a court of record or of a surrogate		5,000 00
Number of such accounts which exceeded \$3,000		1

Rate per cent of dividends or interest to depositors during the year 1894,
4 per cent.

PUTNAM COUNTY.

94. PUTNAM COUNTY SAVINGS BANK, BREWSTERS.

[Main street; incorporated 1871.]

WARREN S. PADDOCK, *President*.ALEXANDER F. LOBDELL, *Secretary*.

TRUSTEES.

ALEXANDER F. LOBDELL,
WM. T. GANUNG,
BENJ. D. EVERETT,
WM. O. TAYLOR,
ARTHUR P. BUDD,

JAMES K. SMITH,
JOHN S. ENO,
WM. E. SMITH,
EMERSON W. ADDIS,
STARR GA NUN,

WARREN S. PADDOCK,
ROBERT H. KEELER,
LEVI A. SHOVE,
GEO. F. SLOAT,
ABRAM J. MILLER.

FINANCIAL.

RESOURCES.

Bonds and mortgages	\$96,725 00
Stock investments, viz.:	

	Cost.	Par value.	Estimated market value.
<i>Stocks and bonds.</i>			
State of New Jersey	\$3,330 00	\$2,000 00	\$2,100 00
Cities in this State	10,112 50	59,500 00	99,810 50
Counties in this State	14,040 00	14,000 00	14,000 00
Towns in this State	17,045 00	16,400 00	17,470 00
Villages in this State	1,440 00	1,000 00	1,250 00
	\$37,927 50	\$2,900 00	\$24,660 50

134,600 50

Real estate, cost, \$1,751.12; estimated present value	1,751 12
Cash on deposit in banks or trust companies	22,277 43
Cash on hand	124 74
All other assets, not included above, viz.:	

Interest accrued	\$4,241 39
Fixtures	500 00
	4,841 39

\$260,380 17

LIABILITIES.

Amount due depositors, viz.:

Principal	\$27,835 78
Interest credited for the six months ending with December 31, 1894	3,722 40
	\$231,548 18
Surplus	28,831 99
	\$260,380 17

CASH TRANSACTIONS DURING THE YEAR 1894.

RECEIPTS.

Cash on hand and in banks or trust companies, January 1, 1894, before transactions of the day	\$25,218 32
From depositors, not including interest credited	70,529 56
From interest on loans, deposits and investments	11,500 87
From mortgages	7,150 00
From redemption of stocks	8,000 00
From stocks sold, par value, \$15,500; amount received therefor	15,500 00
	<hr/>
	\$182,898 75

PAYMENTS.

To depositors, including interest paid to them	\$65,046 51
For loans on bonds and mortgages	8,900 00
For stocks and bonds purchased, par value, \$31,900; cost, including premiums, commissions, etc	33,245 50
For interest (other than interest payments to depositors)	104 88
For current expenses of the bank, viz.: Salaries	\$1,000 00
For expense of banking house or rent of banking rooms	7 50
For other expenses	441 08
	<hr/>
	1,448 58
For real estate acquired by foreclosure, or in settlement of debts due the bank	1,751 12
Cash on hand and in banks or trust companies, December 31, 1894, after transactions of the day	22,408 16
	<hr/>
	\$182,898 75

STATISTICAL INFORMATION.

Number of open accounts, January 1, 1895	1,119
Number of accounts opened or reopened during the year 1894	206
Number of accounts closed during the year 1894	178
Total number of deposits received during the year 1894	1,111
Total number of payments to depositors during the year 1894	628
Amount deposited during the year 1894, not including interest credited for that period	\$70,529 56
Amount withdrawn during the year 1894	65,046 51
Amount of interest credited and paid for the year 1894, viz.:	
July, 1894	\$3,595 05
January, 1895	3,722 40
	<hr/>
	7,317 45
Average amount of each account, January 1, 1895	206 83
Largest amount due any one depositor, January 1, 1895, exclusive of interest and of any deposits made by order of a court of record or of a surrogate	8,000 00
Number of such accounts which exceeded \$3,000	1

Rate per cent of dividends or interest to depositors during the year 1894,
3 per cent.

QUEENS COUNTY.

95. COLLEGE POINT SAVINGS BANK, COLLEGE POINT.

[Incorporated 1872.]

GEORGE L. GILLETTE, *President.*CHARLES GRELL, *Secretary.*

TRUSTEES.

GEORGE L. GILLETTE,
EWIL GREEFF,
HUGO FUNKE,
CHARLES GRELL,
A. D. SCHLESINGER,

ANTON ROESINGH,
WILLIAM PAULY,
FREDERICK GERBIG,
FREDERICK G. PAULY,
FERDINAND MARTENS,

BERNARD GREEFF,
ALBERT H. FUNKE,
LEO HARDENHEUER,
WM. W. WEITLING,
HENRY KRAEMER.

FINANCIAL.

RESOURCES.

Bonds and mortgages..... \$368,400 00

Stock investments, viz.:

<i>Stocks and bonds.</i>	<i>Cost.</i>	<i>Par value.</i>	<i>Estimated market value.</i>	
State of Missouri.....	\$36,415 83	\$35,000 00	\$35,000 00	
Cities in this State.....	10,750 00	10,000 00	10,750 00	
Villages in this State.....	70,327 00	64,000 00	79,125 00	
	<u>\$117,492 83</u>	<u>\$109,000 00</u>	<u>\$124,875 00</u>	124,875 00

Cash on deposit in banks or trust companies..... 47,341 15

Cash on hand..... 6,338 90

All other assets, not included above, viz.:

Loaned on collaterals.....	\$10,000 00	
Interest accrued.....	9,381 23	
Safe and fixtures.....	500 00	
		<u>19,881 23</u>

\$486,766 27

LIABILITIES.

Amount due depositors, viz.:

Principal.....	\$401,310 55	
Interest credited for the six months ending with December 31, 1894.....	7,076 90	
		<u>\$408,387 45</u>

Surplus..... 78,378 82

\$486,766 27

CASH TRANSACTIONS DURING THE YEAR 1894.

RECEIPTS.

Cash on hand and in banks or trust companies, January 1, 1894, before transactions of the day.....	\$46,633 23
From depositors, not including interest credited.....	113,533 63
From interest on loans, deposits and investments.....	23,170 24
From mortgages.....	13,900 00
From redemption of stocks.....	5,500 00
From loans repaid.....	18,000 00
	<u>\$318,737 10</u>

QUEENS COUNTY.

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PAYMENTS.

To depositors, including interest paid to them	\$137,670 57
For loans on stocks and other securities	14,000 00
For stocks and bonds purchased, par value, \$10,000; cost, including premiums, commissions, etc.....	10,750 00
For current expenses of the bank, viz.: Salaries.....	\$1,600 00
For expenses of banking house or rent of banking rooms,	300 00
For other expenses	760 83
	2,660 83
Cash on hand and in banks or trust companies, December 31, 1894, after transactions of the day	53,670 05
	<u>\$218,751 44</u>

STATISTICAL INFORMATION.

Number of open accounts, January 1, 1895	1,701
Number of accounts opened or reopened during the year 1894..	212
Number of accounts closed during the year 1894	147
Total number of deposits received during the year 1894.....	2,158
Total number of payments to depositors during the year 1894..	1,517
Amount deposited during the year 1894, not including interest credited for that period.....	\$118,528 83
Amount withdrawn during the year 1894.....	137,670 57
Amount of interest credited and paid for the year 1894, viz.:	
July, 1894.....	\$7,04 93
January, 1895.....	7,076 90
	14,281 83
Average amount of each account, January 1, 1895.....	240 09
Largest amount due any one depositor, January 1, 1895, exclusive of interest and of any deposits made by order of a court of record or of a surrogate.....	4,118 28
Number of such accounts which exceeded \$3,000	3

Rate per cent of dividends or interest to depositors during the year 1894, $3\frac{1}{2}$ and 4 per cent.

96. JAMAICA SAVINGS BANK, JAMAICA.

[84 Fulton street; incorporated 1830.]

DANIEL SMITH, *First Vice-President.*

JOHN H. BRINCKERHOFF, *Treasurer.*

TRUSTEES.

AARON A. DEGRAUW,
JOHN H. SUTPHIN,
JOHN H. BRINCKERHOFF,
WILLIAM A. WARNOCK,
DANIEL SMITH,

GEORGE L. PECK,
GEORGE DURLAND,
STEPHEN RYDER,
JOHN E. BACKUS,

STARR EDWARDS,
ABRAHAM VAN SICKLEN,
CHARLES DOWNING,
J. TYLER WATTS,
JOHN B. FOSDICK.

FINANCIAL.

RESOURCES.

Bonds and mortgages...				\$406,648 85
Stock investments, viz.:				
<i>Stocks and bonds.</i>	<i>Cost.</i>	<i>Par value.</i>	<i>Estimated market value.</i>	
United States	\$10,062 50	\$10,000 00	\$11,300 00	
District of Columbia	10,369 38	10,000 00	11,100 00	
State of Missouri.....	10,124 01	10,000 00	10,500 00	
Cities in this State	4,795 00	5,000 00	6,100 00	
Counties in this State	304,500 00	301,500 00	307,500 00	
Towns in this State	129,269 03	125,000 00	129,220 00	
Villages in th's State.....	24,380 00	24,000 00	24,240 00	
School district	41,100 00	41,100 00	41,856 00	
	<u>\$534,579 92</u>	<u>\$527,600 00</u>	<u>\$541,816 00</u>	541,816 00

Banking house and lot, cost, \$10,981.74; estimated present value	\$10,981 74
Cash on deposit in banks or trust companies	149,077 40
Cash on hand	8,402 88
All other assets, not included above, viz.:	

Interest accrued	\$30,393 89	
Rent accrued	41 66	
Insurance paid on account of mortgagor	28 78	
		20,364 33
		<u>\$1,187,291 12</u>

LIABILITIES.

Amount due depositors, viz.:

Principal	\$999,365 45	
Interest credited for the six months ending with December 31, 1894	17,561 20	
		\$996,926 65
Surplus		160,364 47
		<u>\$1,187,291 12</u>

CASH TRANSACTIONS DURING THE YEAR 1894.

RECEIPTS.

Cash on hand and in banks or trust companies, January 1, 1894, before transactions of the day	\$242,056 50
From depositors, not including interest credited	343,521 74
From interest on loans, deposits and investments	44,705 21
From rents from banking house	250 00
From mortgages	19,650 00
From redemption of stocks	50,800 00
From all other sources, viz.:	
Profit and loss, amounts paid by the executors of Morris Fowdick, late treasurer	\$578 47
Insurance paid for mortgagors, refunded	78 75
	652 22
	<u>\$701,135 67</u>

PAYMENTS.

To depositors, including interest paid to them	\$378,274 93
For loans on bonds and mortgages	18,725 00
For stocks and bonds purchased, par value, \$141,500; cost, including premiums, commissions, etc.	141,500 00
For interest (other than interest payments to depositors)	374 07
For current expenses of the bank, viz.: Salaries	\$3,754 30
For expenses of banking house or rent of banking rooms ..	175 43
For other expenses	681 21
	4,610 94
Other payments, viz.:	
Insurance premiums paid on mortgaged property	\$73 50
Profit and loss for shortage in cash	96 00
	170 50
Cash on hand and in banks or trust companies, December 31, 1894, after transactions of the day	157,489 28
	<u>\$701,135 67</u>

QUEENS COUNTY.

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STATISTICAL INFORMATION.

of open accounts, January 1, 1895	\$2,950
of accounts opened or reopened during the year 1894,	878
of accounts closed during the year 1894	290
number of deposits received during the year 1894	2,797
number of payments to depositors during the year 1894.	2,978
deposited during the year 1894, not including interest for that period	\$848,521 74
withdrawn during the year 1894	878,274 98
of interest credited and paid for the year 1894, viz.:	
H.	\$16,584 57
, 1893	17,561 80
	84,145 77
amount of each account, January 1, 1895	884 55
amount due any one depositor, January 1, 1895, exclu- sive of interest and of any deposits made by order of a court or of a surrogate	6,277
of such accounts which exceeded \$3,000	18

per cent of dividends or interest to depositors during the year 1894,
per cent.

LONG ISLAND CITY SAVINGS BANK, LONG ISLAND CITY.

[21-23 Jackson avenue; incorporated 1875.]

R. GRAY, *President.*

J. H. SMEDLEY, *Secretary.*

TRUSTEES.

R. GRAY,
E. J. PERSON,
J. H. DIGHTON,
E. J. ETT,

J. H. SMEDLEY,
G. W. WILLIAMS,
W. E. FREW,
L. P. DEXTER,
H. M. THOMAS,
E. M. ANABLE,

D. S. JONES,
C. W. HALLETT,
WILLIAM GAULD,
H. S. SANFORD,
JOHN HARVEY,
BENJAMIN MOORE.

FINANCIAL.

RESOURCES.

Real estate mortgages				\$392,280 00
Investments, viz.:				
United States bonds.	Cost.	Par value.	Estimated market value.	
United States	\$115,830 25	\$113,000 00	\$124,760 00	
New York State	20,600 00	20,000 00	20,400 00	
New York State	13,705 40	13,500 00	13,500 00	
New York State	54,372 50	51,000 00	55,280 00	
City of New York	49,500 00	49,000 00	51,170 00	
	<u>\$254,008 15</u>	<u>\$248,500 00</u>	<u>\$265,510 00</u>	265,510 00
Loans on stocks as authorized by chapter 689, Laws of New York				800 00
House and lot, cost, \$24,577; estimated present value.				24,000 00
Deposit in banks or trust companies				53,549 19
Undivided profits				3,247 86
Assets, not included above, viz.:				
Due and accrued			\$6,550 23	
Cash, safe, fixtures, etc.			4,000 00	
			<u>10,550 23</u>	
				<u>\$749,987 23</u>

REPORT ON SAVINGS BANKS.

LIABILITIES.

Amount due depositors, viz.:

Principal	\$659,340 59	
Interest credited for the six months ending with December 31, 1894	11,060 45	\$670,401 04
Surplus		79,536 94
		<u>\$749,937 98</u>

CASH TRANSACTIONS DURING THE YEAR 1894.

RECEIPTS.

Cash on hand and in banks or trust companies, January 1, 1894, before transactions of the day	\$63,166 26
From depositors, not including interest credited	515,739 13
From interest on loans, deposits and investments	84,703 45
From rents from banking house	190 00
From mortgages	40,300 00
From redemption of stocks	2,000 00
From stocks sold, par value, \$11,000; amount received therefor,	11,715 00
From loans repaid	2,150 00
	<u>\$669,863 83</u>

PAYMENTS.

To depositors, including interest paid to them	\$458,139 99
For loans on bonds and mortgages	69,550 00
For loans on stocks and other securities	900 00
For stocks and bonds purchased, par value, \$58,000; cost, including premiums, commissions, etc.	58,775 00
For current expenses of the bank, viz.: Salaries	\$3,587 00
For expenses of banking house or rent of banking rooms...	565 31
For other expenses	1,121 77
	<u>5,274 08</u>
Other payments, viz.:	
Banking house and lot	\$16,577 00
Furniture and fixtures, etc.	2,445 69
Interest purchased with stocks	404 08
	<u>20,426 71</u>
Cash on hand and in banks or trust companies, December 31, 1894, after transactions of the day	56,797 05
	<u>\$669,863 83</u>

STATISTICAL INFORMATION.

Number of open accounts, January 1, 1895	5,891
Number of accounts opened or reopened during the year 1894	2,069
Number of accounts closed during the year 1894	2,097
Total number of deposits received during the year 1894	11,061
Total number of payments to depositors during the year 1894	7,736
Amount deposited during the year 1894, not including interest credited for that period.	\$515,739 13
Amount withdrawn during the year 1894.	458,139 99
Amount of interest credited and paid for the year 1894, viz.:	
July, 1894	\$6,967 57
January, 1895	11,060 45
	<u>\$18,028 02</u>

QUEENS COUNTY.

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Average amount of each account, January 1, 1895.....	\$118 80
Largest amount due any one depositor, January 1, 1895, exclusive of interest and of any deposits made by order of a court of record or of a surrogate	8,000 00

Rate per cent of dividends or interest to depositors during the year 1894, 3 and 4 per cent.

98. QUEENS COUNTY SAVINGS BANK, FLUSHING.

[71 Broadway; incorporated 1859]

GEORGE POPLÉ, *President.*

L. M. FRANKLIN, *Secretary.*

TRUSTEES.

HENRY CLEMENT,
L. M. FRANKLIN,
W. D. GOULD,
JOSEPH DYKES,
GEORGE LEWIS,

W. T. JAMES,
JOHN HEPRURN,
HENRY A. ROBERT,
GEORGE POPLÉ,

JACOB ROEWER,
JOHN H. WILSON,
HARRY L. ROBERT,
J. H. LEVER,
HENRY CARPENTER.

FINANCIAL.

RESOURCES.

Bonds and mortgages.....	\$254,450 00
Stock investments, viz.:	

<i>Stocks and bonds.</i>	Cost.	Par value.	Estimated market value.
District of Columbia.....	\$32,700 00	\$20,000 00	\$20,000 00
State of Colorado.....	40,627 88	38,312 12	38,312 12
State of Massachusetts.....	52,000 00	50,000 00	50,000 00
State of Nebraska.....	30,775 00	30,000 00	30,000 00
Cities in this State.....	40,900 50	36,000 00	36,000 00
Counties in this State.....	10,000 00	10,000 00	10,000 00
Towns in this State.....	57,145 60	53,600 00	53,600 00
Villages in this State.....	82,240 88	67,000 00	67,000 00
School district.....	15,802 75	14,300 00	14,300 00
	<u>\$351,592 59</u>	<u>\$319,242 12</u>	<u>\$319,242 12</u>

819,242 12

Banking house and lot, cost, \$40,593.45; estimated present value,	30,000 00
Other real estate, cost, \$14,664.81; estimated present value....	14,000 00
Cash on deposit in banks or trust companies.....	84,190 88
Cash on hand	7,858 85
All other assets, not included above, viz.: Interest accrued...	9,799 75

\$719,041 05

LIABILITIES.

Amount due depositors, viz.:

Principal.....	\$125,905 68
Interest credited for the six months ending with December 31, 1894	11,022 66
	<u>\$636,939 84</u>
Surplus.....	82,111 71
	<u>\$719,041 05</u>

CASH TRANSACTIONS DURING THE YEAR 1894.

RECEIPTS.

Cash on hand and in banks or trust companies, January 1, 1894, before transactions of the day.....	\$79,907 63
From depositors, not including interest credited.....	175,840 27
From interest on loans, deposits and investments.....	30,093 96
From rents from banking house.....	1,864 50
From rents from other real estate.....	899 96
From mortgages.....	54,900 00
From redemption of stocks.....	7,600 00
	<hr/>
	\$350,106 50

PAYMENTS.

To depositors, including interest paid to them.....	\$164,946 21
For loans on bonds and mortgages.....	86,500 00
For stocks and bonds purchased, par value, \$48,000; cost, including premiums, commissions, etc.....	51,500 00
For current expenses of the bank, viz.: Salaries.....	\$3,300 00
For expenses of banking house or rent of banking rooms..	811 48
For other expenses.....	967 96
	<hr/>
	5,079 44
For taxes on real estate, except banking house.....	203 22
For repairs and other incidental expenses on real estate, except banking house.....	328 45
Cash on hand and in banks or trust companies, December 31, 1894, after transactions of the day.....	91,549 18
	<hr/>
	\$350,106 50

STATISTICAL INFORMATION.

Number of open accounts, January 1, 1895.....	2,561
Number of accounts opened or reopened during the year 1894.....	407
Number of accounts closed during the year 1894.....	314
Total number of deposits received during the year 1894.....	2,694
Total number of payments to depositors during the year 1894..	2,233
Amount deposited during the year 1894, not including interest credited for that period.....	\$175,840 27
Amount withdrawn during the year 1894.....	164,946 21
Amount of interest credited and paid for the year 1894, viz.:	
July, 1894.....	\$10,657 70
January, 1895.....	11,028 66
	<hr/>
	21,681 86
Average amount of each account, January 1, 1895.....	218 77
Largest amount due any one depositor, January 1, 1895, exclu- sive of interest and of any deposits made by order of a court of record or of a surrogate.....	4,004 87
Number of such accounts which exceeded \$3,000.....	7

Rate per cent of dividends or interest to depositors during the year 1894,
3 and 4 per cent.

99. ROSLYN SAVINGS BANK, ROSLYN.

[Incorporated 1876]

OLOMON S. JACKSON, President.

JAMES R. WILLETS, Treasurer.

TRUSTEES.

**ENJ. D. HICKS,
ANIEL A. CORNWELL,
WILLIAM I. WILLIS,
OLOMON S. JACKSON,
UGUSTUS DENTON,
EDWARD WILLETS,
GEORGE P. TITUS,
I. L. GARRETSON,**

**DANIEL UNDERHILL,
JOHN M. CLARK,
RICHARD M. BOWNE,
THOMAS MOTT,
ELBERT H. BOGART,
SAMUEL I. UNDERHILL,
FREDERICK E. WILLETS,
THOMAS W. ALBERTSON,
FRANK S. TITUS.**

**DANIEL BOGART,
JAMES R. WILLETS,
ISAAC H. COCKS,
HENRY M. W. EASTMAN,
JOSEPH H. BOGART,
JOHN S. MORRELL,
JOHN T. WOOLEY,
SAMUEL L. HEWLETT,**

FINANCIAL.

RESOURCES.

Bonds and mortgages \$189,825 00
Stock investments, viz.:

<i>Stocks and bonds.</i>	<i>Cost.</i>	<i>Par value.</i>	<i>Estimated market value.</i>
United States	\$10,151 98	\$10,000 00	\$11,350 00
Cities in this State	40,605 35	33,500 00	37,655 00
Towns in this State	11,981 25	10,500 00	11,662 50
Villages in this State	3,686 93	3,500 00	3,500 00
School district	23,756 57	23,250 00	28,682 49
	<u>\$95,182 08</u>	<u>\$5,750 00</u>	<u>\$92,906 99</u>

92,906 99

Cash on deposit in banks or trust companies 44,817 64

Cash on hand 8,259 81

All other assets, not included above, viz.:

Interest accrued \$1,239 18
Office furniture 50 00

4,389 18

\$389,698 62

LIABILITIES.

Amount due depositors, viz.:

Principal \$308,627 46
Interest credited for the six months ending with December 31, 1894 5,544 08

\$314,171 54

Surplus 25,527 08

\$389,698 62

CASH TRANSACTIONS DURING THE YEAR 1894.

RECEIPTS.

Cash on hand and in banks or trust companies, January 1, 1894, before transactions of the day \$33,019 51
From depositors, not including interest credited 98,456 81
From interest on loans, deposits and investments 15,141 85
From mortgages 10,800 00
From redemption of stocks 10,500 00
From all other sources, viz.: Insurance premiums 18 75

\$167,936 42

PAYMENTS.

To depositors, including interest paid to them \$97,868 26
For loans on bonds and mortgages 6,000 00
For stocks and bonds purchased, par value, \$10,500; cost, including premiums, commissions, etc 10,825 00

REPORT ON SAVINGS BANKS.]

For current expenses of the bank, viz.: Salaries.....	\$635 00
For expenses of banking house or rent of banking rooms..	41 29
For other expenses.....	184 98
	<u>\$861 27</u>
Other payments, viz.: Interest, Oyster Bay school district bonds	4 44
Cash on hand and in banks or trust companies, December 31, 1894, after transactions of the day	53,077 45
	<u><u>\$167,936 43</u></u>

STATISTICAL INFORMATION.

Number of open accounts, January 1, 1895.....	1,121
Number of accounts opened or reopened during the year 1894.....	156
Number of accounts closed during the year 1894.....	72
Total number of deposits received during the year 1894	963
Total number of payments to depositors during the year 1894..	651
Amount deposited during the year 1894, not including interest credited for that period.....	\$98,456 81
Amount withdrawn during the year 1894.....	97,368 26
Amount of interest credited and paid for the year 1894, viz.:	

July, 1894	\$5,502 46
January, 1895.....	6,544 08

Average amount of each account, January 1, 1895.....	11,046 54
Largest amount due any one depositor, January 1, 1895, exclusive of interest and of any deposits made by order of a court of record or of a surrogate.....	275 31
	<u><u>3,000 00</u></u>

Rate per cent of dividends or interest to depositors during the year 1894, 4 per cent.

RENSSELAER COUNTY.

100. STATE SAVINGS BANK OF TROY.

[20 First street; incorporated 1856.]

THOMAS COLWELL, *President*.

JULIUS S. HAWLEY, *Secretary and Treasurer*.

TRUSTEES.

EBENEZER WARNER,
R. EDSON STARKS,
WILLARD F. GAY,
MANLEY W. MOREY,

IRVING HAYNER,
ALBERT E. BONESTEEL,
JULIUS S. HAWLEY,
PETER MCCARTHY,
JAMES C. COVERT.

TOM S. WATKINS,
THOMAS COLWELL,
WILLIAM H. ROWE,
WILLIAM SLEICHER, Jr.,

FINANCIAL.

RESOURCES.

Bonds and mortgages.....				\$26,150 00
Stock investments, viz.:				
<i>Stocks and bonds.</i>	<i>Cost.</i>	<i>Par value.</i>	<i>Estimated market value.</i>	
Cities in this State.....	\$11,158 00	\$11,000 00	\$11,000 00	11,000 00
Cash on deposit in banks or trust companies.....				23,645 31
All other assets, not included above, viz.: Interest accrued....				353 98
				<u><u>\$60,149 29</u></u>

RENSSELAER COUNTY.

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LIABILITIES.

Amount due depositors, viz.:

Principal	\$58,699 98	
Interest credited for the six months ending with December 31, 1894	747 61	
		\$59,447 59
Surplus		700 71
		<u>\$60,148 30</u>

CASH TRANSACTIONS DURING THE YEAR 1894.

RECEIPTS.

Cash on hand and in banks or trust companies, January 1, 1894, before transactions of the day	\$1,236 10
From depositors, not including interest credited	20,918 27
From interest on loans, deposits and investments	1,846 00
From mortgages	850 00
From redemption of stocks	25,000 00
	<u>\$49,845 37</u>

PAYMENTS.

To depositors, including interest paid to them	\$16,466 44
For stocks and bonds purchased, par value, \$10,000; cost, including premiums, commissions, etc.	10,158 00
For interest (other than interest payments to depositors)	75 62
Cash on hand and in banks or trust companies, December 31, 1894, after transactions of the day	22,645 31
	<u>\$49,345 27</u>

STATISTICAL INFORMATION.

Number of open accounts, January 1, 1895	194
Number of accounts opened or reopened during the year 1894 ..	95
Number of accounts closed during the year 1894	54
Total number of deposits received during the year 1894 ..	267
Total number of payments to depositors during the year 1894 ..	186
Amount deposited during the year 1894, not including interest credited for that period	\$20,918 27
Amount withdrawn during the year 1894	16,466 44
Amount of interest credited and paid for the year 1894, viz.:	
July, 1894	\$687 25
January, 1895	745 48
Credited at other periods	18 75
	<u>1,446 48</u>
Average amount of each account, January 1, 1895	304 86
Largest amount due any one depositor, January 1, 1895, exclusive of interest and of any deposits made by order of a court of record or of a surrogate	3,128 02
Number of such accounts which exceeded \$3,000	2

Rate per cent of dividends or interest to depositors during the year 1894, per cent.

101. TROY SAVINGS BANK, TROY.

[Corner Second and State streets; incorporated 1823.]

CHARLES E. HANAMAN, *President*.J. ERWIN ANTHONY, *Treasurer*.

TRUSTEES.

CHARLES B. RUSSELL,
SAMUEL B. SANFORD,
WALTER P. WARREN,
EDWARD C. GALE,
FRANCIS N. MANN, JR.,
JAMES K. P. PINE,
THOMAS W. LOCKWOOD,

WILLIAM A. THOMPSON,
NORMAN B. SQUIRES,
GEORGE A. STONE,
GEORGE B. CLUETT,
GEORGE T. LANE,
FRANCIS J. MOLLOY,

CHARLES E. HANAMAN,
CHARLES W. TILLINGHAST,
WM. HOWARD DOUGHTY,
JOHN A. MANNING,
HENRY B. DAUCHY,
JOHN WOOL GRISWOLD,
LEWIS E. GURLEY.

FINANCIAL.

RESOURCES.

Bonds and mortgages..... \$1,114,225 00
Stock investments, viz.:

<i>Stocks and bonds.</i>	<i>Cost.</i>	<i>Par value.</i>	<i>Estimated market value.</i>
United States	\$1,239,425 00	\$1,100,000 00	\$1,243,250 00
State of Missouri	104,750 00	100,000 00	103,000 00
State of Maine	407,375 00	400,000 00	400,000 00
State of Indiana	50,975 00	50,000 00	50,000 00
State of Connecticut	259,536 50	250,000 00	250,000 00
State of Massachusetts	496,067 50	480,000 00	480,550 00
State of Maryland	5,250 00	5,000 00	5,125 00
State of New Hampshire	114,000 00	100,000 00	112,500 00
State of Florida	36,516 25	30,000 00	36,300 00
State of Rhode Island	53,562 50	50,000 00	53,500 00
State of Ohio	50,000 00	50,000 00	50,000 00
Cities in other States	106,375 00	100,000 00	106,125 00
Cities in this State	1,994,137 85	1,913,000 00	2,053,425 00
Counties in this State	486,524 91	449,000 00	540,292 50
Villages in this State	188,442 50	179,000 00	180,640 00
	<u>\$5,591,968 01</u>	<u>\$5,256,000 00</u>	<u>\$5,624,707 50</u>

5,624,707 50

Banking house and lot, cost, \$481,675; estimated present value,

120,000 00

Other real estate, cost, \$20,953.94; estimated present value ...

22,000 00

Cash on deposit in banks or trust companies

292,147 67

Cash on hand

36,383 62

All other assets, not included above, viz.:

Interest accrued	\$78,761 29
Tax sale certificates and taxes advanced	531 17
Interest accrued on same	174 61
Rents accrued	510 41

79,977 48

\$7,289,441 27

LIABILITIES.

Amount due depositors, viz.: Principal..... \$6,020,163 79

Other liabilities, viz.:

Interest accrued on deposits to January 1, 1895	\$49,666 35
Expenses incurred but unpaid	3,056 83

52,723 17

Surplus

1,216,554 81

\$7,289,441 27

CASH TRANSACTIONS DURING THE YEAR 1894.

RECEIPTS.

Cash on hand and in banks or trust companies, January 1, 1894,
before transactions of the day

\$529,533 17

From depositors, not including interest credited

1,378,355 20

From interest on loans, deposits and investments

271,045 83

RENSSELAER COUNTY.

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nts from banking house.....	\$4,815 00
nts from other real estate.....	50 00
ortgages.....	65,500 00
demption of stocks	42,862 29
l other sources, viz.:	

de certificates redeemed.....	\$1,840 89	
state sold	400 00	
		1,740 89
		<u>\$2,293,901 87</u>

PAYMENTS.

sitors, including interest paid to them	\$1,454,678 61
s on bonds and mortgages	40,000 00
ks and bonds purchased, par value, \$408,000: cost,	
ing premiums, commissions, etc.....	420,923 85
rest (other than interest payments to depositors)	3,857 42

rrrent expenses of the bank, viz.: Salaries	\$11,990 75	
penes of banking house or rent of banking rooms ..	13 041 61	
her expenses.....	3,666 03	
		28,638 39

l estate acquired by foreclosure, or in settlement of	
due the bank	15,544 16
s on real estate, except banking house	205 00
irs and other incidental expenses on real estate, except	
ng house.....	86 00
ayments, viz.:	

le certificate.....	\$1,040 38	
advanced on mortgaged premises.	701 82	
st on village bonds paid before due.....	300 00	
		1,442 15

hand and in banks or trust companies, December 31,	
after transactions of the day.....	328,531 29
	<u>\$2,293,901 87</u>

STATISTICAL INFORMATION.

of open accounts, January 1, 1895	16,266
of accounts opened or reopened during the year 1894..	3,311
of accounts closed during the year 1894.	2,663
umber of deposits received during the year 1894	21,873
umber of payments to depositors during the year 1894..	18,209
deposited during the year 1894, not including interest	
ed for that period.....	\$1,878,355 20
withdrawn during the year 1894.	1,454,678 61
of interest credited and paid for the year 1894, viz.:	

1894	\$98,256 10	
er, 1894	99,612 62	
		197,868 92

amount of each account, January 1, 1895	370 10
amount due any one depositor, January 1, 1895, exclu-	
of interest and of any deposits made by order of a court	
ord or of a surrogate.....	3,800 00
of such accounts which exceeded \$3,000	1

per cent of dividends or interest to depositors during the year 1894,
ent.

REPORT ON SAVINGS BANKS.

RICHMOND COUNTY.

102. RICHMOND COUNTY SAVINGS BANK, WEST NEW
BRIGHTON.

[Richmond Terrace; incorporated 1886.]

JOHN WESTBROOK, *President*.STEPHEN D. SIMONSON, *Secretary*.

TRUSTEES.

JOHN WESTBROOK,
JACOB I. HAUSEMANN,
CHARLES W. HUNT,
STEPHEN D. SIMONSON,
RICHARD L. H. FINCH,DANIEL T. CORNELL,
J. F. SMITH,
SAMUEL A. ROBINSON,
BENEDICT PARKER,
OTTO ABLMANN,
EDWARD D. CLARK.EDWARD P. DOYLE,
MARK HARTLEY,
WM. L. SEXTON,
CHARLES E. GRIFFITH,
AZEL F. MORRELL,

FINANCIAL.

RESOURCES.

Bonds and mortgages..... \$55,006 33
Stock investments, viz.:

<i>Stocks and bonds.</i>	<i>Cost.</i>	<i>Par value.</i>	<i>Estimated market value.</i>	
Cities in this State.....	\$5,331 75	\$4,500 00	\$5,114 52	
Counties in this State.....	591 25	500 00	574 17	
Towns in this State.....	9,750 00	9,350 00	9,570 52	
School district.....	17,333 34	16,224 23	17,088 94	
	<u>\$33,005 34</u>	<u>\$30,473 23</u>	<u>\$32,296 15</u>	32,296 15
Cash on deposit in banks or trust companies.....				9,737 05
Cash on hand.....				625 87
All other assets, not included above, viz.:				

Interest accrued.....	\$1,470 17	
Safe and time lock.....	1,133 74	
Sundry furniture and fixtures.....	294 84	
Taxes and assessments for mortgages.....	295 73	
	<u>3,090 97</u>	
		<u>\$110,811 26</u>

LIABILITIES.

Amount due depositors, viz.:

Principal.....	\$106,755 22	
Interest credited for the six months ending with December 31, 1894.....	1,278 42	
		<u>\$108,029 94</u>
Surplus.....		2,781 94
		<u>\$110,811 26</u>

CASH TRANSACTIONS DURING THE YEAR 1894.

RECEIPTS.

Cash on hand and in banks or trust companies, January 1, 1894, before transactions of the day.....	\$14,868 94
From depositors, not including interest credited.....	99,523 51
From interest on loans, deposits and investments.....	5,180 06

RICHMOND COUNTY.

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on mortgages	\$500 00
on redemption of stocks	8,844 44
on stocks sold, par value, \$5,000; amount received therefor,	5,900 00
on all other sources, viz.: Insurance premiums	6 00
	<hr/>
	\$129,292 55
	<hr/>

PAYMENTS.

to depositors, including interest paid to them	\$104,099 08
on loans on bonds and mortgages	8,000 00
on stocks and bonds purchased, par value, \$9,250; cost, including premiums, commissions, etc	9,780 00
For current expenses of the bank, viz.: Salaries.....	\$399 87
For expenses of banking house or rent of banking rooms..	300 00
For other expenses	394 88
	<hr/>
	1,594 85
her payments, viz.:	
Paid retiring trustee advanced by him.....	\$135 00
Fire insurance premiums advanced to mortgagor.....	6 00
Taxes and assessments advanced to mortgagor	205 72
Interest advanced in purchase of stocks.....	18 08
	<hr/>
	454 80
ash on hand and in banks or trust companies, December 31, 1894, after transactions of the day.....	10,418 82
	<hr/>
	\$129,292 55
	<hr/>

STATISTICAL INFORMATION.

umber of open accounts, January 1, 1895 ..	876
umber of accounts opened or reopened during the year 1894,	261
umber of accounts closed during the year 1894.....	147
total number of deposits received during the year 1894	1,610
total number of payments to depositors during the year 1894..	1,639
mount deposited during the year 1894, not including interest credited for that period.....	\$99,522 51
mount withdrawn during the year 1894	104,099 08
mount of interest credited and paid for the year 1894, viz.:	
July, 1894.....	\$1,229 84
January, 1895.....	1,273 42
Credited at other periods	8
	<hr/>
	2,508 29
verage amount of each account, January 1, 1895.....	128 32
argest amount due any one depositor, January 1, 1895, exclusive of interest and of any deposits made by order of a court of record or of a surrogate.....	8,000 00
	<hr/>

Rate per cent of dividends or interest to depositors during the year 1894, per cent.

REPORT ON SAVINGS BANKS.

103. STATEN ISLAND SAVINGS BANK, STAPLETON.

[Corner Beach and Water streets; incorporated 1884.]

ADOLPH L. KING, *President.*HERMAN C. HAGEDORN, *Cashier.*

TRUSTEES.

AUGUST HORMANN,
ADOLPH KING,
CHARLES F. ZENTGRAF,
GEO. S. SCOTFIELD,
GEO. H. DALEY,EDWARD C. BRIDGMAN,
LOUIS BENZIGER,
WILLY SONNTAG,
WILLIAM H. CLARK,
ULRICH W. BECKER,
CHARLES L. GUNN.JOHN C. SIERNER,
R. SIEDENBURG,
FEDOR SCHMIDT,
WM. KOCH,
FRANK S. GANNON,

FINANCIAL.

RESOURCES.

Bonds and mortgages.....	\$442,610 00
Stock investments, viz.:	

<i>Stocks and bonds.</i>	<i>Cost.</i>	<i>Par value.</i>	<i>Estimated market value.</i>	
United States.....	\$50,011 25	\$50,000 00	\$50,000 00	
State of Missouri.....	56,000 00	56,000 00	56,000 00	
Cities in this state.....	12,870 00	13,000 00	16,380 00	
Counties in this State.....	217,048 30	215,000 00	218,105 00	
Towns in this State.....	30,555 00	23,000 00	27,700 00	
Villages in this State.....	2,600 00	2,600 00	2,600 00	
School district.....	39,626 50	36,000 00	39,626 50	
	<u>\$408,731 05</u>	<u>\$395,600 00</u>	<u>\$416,411 50</u>	416,411 50

Amount loaned on stocks as authorized by chapter 699, Laws of 1892.....

Banking house and lot, cost, \$46,737.99; estimated present value, 10,300 00

Other real estate, cost, \$7,690.32; estimated present value, 42,000 00

Cash on deposit in banks or trust companies..... 9,200 00

Cash on hand..... 180,737 80

All other assets, not included above, viz.: 5,929 45

Interest accrued.....	\$14,512 14
Balance arrears of taxes.....	70 66
Rents due in 1894, collected January, 1895.....	425 00
Fire insurance premium, tax, searches, etc., advanced.....	73 04
	<u>15,080 84</u>

\$1,122,269 66

LIABILITIES.

Amount due depositors, viz.:

Principal.....	\$867,391 80
Interest credited for the six months ending with December 31, 1894.....	13,546 21
	<u>\$880,938 01</u>

Other liabilities, viz.: New Brighton Seminary Association, payment of insurance company, on account of loss by fire .. 6,000 00

Union Free School District No. 2 of Middletown and Southfield, proceeds of \$100,000 bonds, special deposit account of new building now in course of erection..... 106,390 00

Surplus..... 128,941 67

\$1,122,269 66

CASH TRANSACTIONS DURING THE YEAR 1894.

RECEIPTS.

Cash on hand and in banks or trust companies, January 1, 1894, before transactions of the day..... \$116,393 32

From depositors, not including interest credited..... 421,007 19

From interest on loans, deposits and investments..... 42,867 00

RICHMOND COUNTY.

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m banking house.....	\$2,414 50
es.....	81,805 00
on of stocks.....	9,500 00
ld, par value, \$64,000; amount received therefor, said.....	67,868 50
sources, viz.: Real estate sold.....	2,000 00
Free School District No. 2, of Middletown and.....	100 00
axes advanced and fire insurance premiums....	107,490 00
e companies for loss by fire on mortgaged prop-.....	102 19
.....	6,524 00
	<u>\$307,982 32</u>

PAYMENTS.

ncluding interest paid to them	\$402,225 64
onds and mortgages.....	96,200 00
ocks and other securities	4,800 00
bonds purchased, par value, \$100,000; cost, in- iums, commissions, etc.....	107,490 00
penses of the bank, viz.: Salaries.....	\$5,870 00
f banking house or rent of banking rooms..	1,315 76
nses.....	1,513 72
	<u>8,699 48</u>
al estate, except banking house.....	57 40
other incidental expenses on real estate, except se.....	48 00
s, viz.:	
premiums and taxes advanced	\$69 96
seminary Association, payment of their spec-	390 00
ool District No. 2, of Middletown and South-	1,100 00
on bill on post-office extension.....	184 50
	<u>1,744 46</u>
and in banks or trust companies, December 31, ansactions of the day.....	186,667 84
	<u>\$307,982 32</u>

STATISTICAL INFORMATION.

1 accounts, January 1, 1895	3,774
ounts opened or reopened during the year 1894.	687
ounts closed during the year 1894.....	805
f deposits received during the year 1894.....	5,408
f payments to depositors during the year 1894..	5,186
ted during the year 1894, not including interest hat period.....	\$421,007 14
awn during the year 1894.....	402,225 64
rest credited and paid for the year 1894, viz.:	
.....	\$13,037 81
.....	13,516 21
	<u>26,588 52</u>
t of each account, January 1, 1895.....	233 45
; due any one depositor, January 1, 1895, exclu- t and of any deposits made by order of a court of a surrogate	5,000 00
1 accounts which exceeded \$3,000.....	8

of dividends or interest to depositors during the year 1894, 31

SCHENECTADY COUNTY.

104. SCHENECTADY SAVINGS BANK, SCHENECTADY.

[Incorporated 1884.]

DAVID CADY SMITH, *President.*ALLEN W. JOHNSTON, *Treasurer.*

TRUSTEES.

DAVID CADY SMITH,
JOHN McDERMOTT,
ALBERT VAN VOAST,
CHRISTIAN F. PEPPER,ABRAHAM A. VAN VORST,
ADAM DILLENBACK,
WILLIAM L. PEARSON,
JAMES W. DARROW,
EVERETT SMITH.WM. G. SCHERMERHORN,
SIMON J. SCHERMERHORN,
HENRY W. DENNINGTON,
HENRY BRADY,

FINANCIAL.

RESOURCES.

Bonds and mortgages..... \$370,980 00
 Stock investments, viz.:

<i>Stocks and bonds.</i>	Cost.	Par value.	Estimated market value.
United States	\$129,090 06	\$382,000 00	\$486,970 00
District of Columbia.....	27,793 19	33,000 00	37,290 00
Cities in this State.....	261,068 76	256,950 13	263,270 13
Counties in this State.....	28,500 00	28,500 00	28,500 00
Towns in this State.....	32,957 50	32,000 00	32,000 00
Villages in this State.....	261,793 04	255,000 00	257,175 00
School district	1,423 55	1,423 55	1,423 55
	<u>\$1,042,031 10</u>	<u>\$995,578 68</u>	<u>\$1,056,633 68</u>

Banking house and lot, cost, \$22,000; estimated present value, 1,056,633 68
 15,000 00
 Other real estate, cost, \$2,700; estimated present value..... 2,500 00
 Cash on deposit in banks or trust companies..... 195,711 32
 Cash on hand. 22,759 41
 All other assets, not included above, viz.: Interest accrued... 22,706 07

\$1,686,299 48

LIABILITIES.

Amount due depositors, viz.:

Principal	\$1,531,365 00
Interest credited for the six months ending with December 31, 1894	21,834 57
Surplus	<u>\$1,556,200 26</u>
	<u>180,099 22</u>
	<u>\$1,686,299 48</u>

CASH TRANSACTIONS DURING THE YEAR 1894.

RECEIPTS.

Cash on hand and in banks or trust companies, January 1, 1894,
 before transactions of the day \$118,223 06
 From depositors, not including interest credited..... 575,477 56
 From interest on loans, deposits and investments..... 64,899 17
 From mortgages 80,185 70
 From redemption of stocks 129,618 08

SCHEENECTADY COUNTY.

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1 all other sources, viz.:

Expense account	\$280 00	
Wells bond (August Henke, accountant)	5,000 00	
Sale of curbstone	2 81	
Credited profit and loss	1,331 49	
		<u>\$6,618 80</u>
		<u>\$919,466 28</u>

PAYMENTS.

Depositors, including interest paid to them		\$514,888 86
Loans on bonds and mortgages		18,860 00
Stocks and bonds purchased, par value, \$146,081.14; cost, including premiums, commissions, etc.		146,681 10
Interest (other than interest payments to depositors)		107 54
Or current expenses of the bank, viz.: Salaries	\$3,380 54	
Or expenses of banking house or rent of banking rooms ..	894 74	
Or other expenses	2,008 24	
		<u>5,788 12</u>
Real estate acquired by foreclosure, or in settlement of debts of the bank		2,500 00
Or payments, viz.: Charged profit and loss		17,784 98
On hand and in banks or trust companies, December 31, '94, after transactions of the day		218,470 78
		<u>\$919,466 28</u>

STATISTICAL INFORMATION.

Number of open accounts, January 1, 1895	5,948
Number of accounts opened or reopened during the year 1894	1,715
Number of accounts closed during the year 1894	838
Number of deposits received during the year 1894	19,407
Number of payments to depositors during the year 1894	6,821
Amount deposited during the year 1894, not including interest credited for that period.	\$575,477 56
Amount withdrawn during the year 1894	514,888 86
Amount of interest credited and paid for the year 1894, viz.:	
July, 1894	\$23,021 78
January, 1895	24,834 67
	<u>47,856 85</u>
Average amount of each account, January 1, 1895	261 85
Least amount due any one depositor, January 1, 1895, exclusive of interest and of any deposits made by order of a court record or of a surrogate	8,000 00

Rate per cent of dividends or interest to depositors during the year 1894 and 4 per cent.

SENECA COUNTY.

105. SENECA FALLS SAVINGS BANK, SENECA FALLS.

[55 Fall street; incorporated 1870.]

GILBERT WILCOXEN, *President.*GEORGE M. COMPSON, *Treasurer.*

TRUSTEES.

GILBERT WILCOXEN,
JAMES A. FLANAGAN,
CYRUS GORNSEY,
WILLIAM V. VAN RENSSELAER,GEORGE SHANDLEY,
HORA E. W. KNIGHT,
SAMUEL T. SHARP,WILLIAM B. LATHROP,
EDWARD W. ADDISON,
HENRY F. TRAUTMAN,
T. JEFFERSON YAWGER.

FINANCIAL.

RESOURCES.

Bonds and mortgages.....		\$99,792 87
Stock investments, viz.:		

<i>Stocks and bonds.</i>	<i>Cost.</i>	<i>Par value.</i>	<i>Estimated market value.</i>
Towns in this State	\$22,300 00	\$22,300 00	\$22,300 00
Villages in this State	10,000 00	10,000 00	10,450 00
	<u>\$32,300 00</u>	<u>\$32,300 00</u>	<u>\$32,750 00</u>

Real estate, cost, \$2,907.50; estimated present value	32,750 00
Cash on deposit in banks or trust companies.....	5,000 00
Cash on hand.....	25,891 74
All other assets, not included above, viz.:	1,073 23

Interest accrued	\$3,075 04
Furniture, fixtures and safe	1,000 00
Rents accrued.....	92 50
Insurance premiums advanced to secure loans	29 25
Judgments against executors of O. H. Latham.....	500 00
	<u>4,696 79</u>

\$169,204 13

LIABILITIES.

Amount due depositors, viz.:

Principal.....	\$159,967 94
Interest credited for the six months ending with December 31, 1894.....	2,429 08

\$162,396 02

Surplus	6,807 16
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\$169,204 13

CASH TRANSACTIONS DURING THE YEAR 1894.

RECEIPTS.

Cash on hand and in banks or trust companies, January 1, 1894, before transactions of the day	\$20,638 97
From depositors, not including interest credited	99,516 53
From interest on loans, deposits and investments	7,786 55
From rents from real estate.....	863 53
From mortgages	18,447 26
From redemption of stocks	2,000 00

SENECA COUNTY.

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From all other sources, viz.:

Real estate sold	\$650 00	
Insurance premium repaid.....	124 58	
		<u>\$774 58</u>
		<u><u>\$149,527 22</u></u>

PAYMENTS.

To depositors, including interest paid to them	\$88,294 40
For loans on bonds and mortgages	22,310 00
For stocks and bonds purchased, par value, \$10,000; cost, including premiums, commissions, etc	10,000 00
For interest (other than interest payments to depositors)	142 44
For current expenses of the bank, viz.: Salaries	\$1,250 00
For expenses of banking house or rent of banking rooms..	164 50
For other expenses.....	180 21
	<u>1,592 74</u>
For taxes on real estate, except banking house.....	48 69
For repairs and other incidental expenses on real estate, except banking house.....	75 42
Other payments, viz.: Insurance premium advanced to secure loan	98 57
Cash on hand and in banks or trust companies, December 31, 1894, after transactions of the day	<u>26,964 96</u>
	<u><u>\$149,527 22</u></u>

STATISTICAL INFORMATION.

Number of open accounts, January 1, 1895	1,195
Number of accounts opened or reopened during the year 1894.....	339
Number of accounts closed during the year 1894.....	252
Total number of deposits received during the year 1894.....	3,338
Total number of payments to depositors during the year 1894..	1,968
Amount deposited during the year 1894, not including interest credited for that period.....	\$99,516 52
Amount withdrawn during the year 1894.....	28,294 40
Amount of interest credited and paid for the year 1894, viz.:	
April 1894	\$1,034 25
July, 1894.....	1,093 13
October, 1894.....	1,124 03
January, 1895.....	1,804 99
	<u>4,556 40</u>
Average amount of each account, January 1, 1895.....	135 89
Largest amount due any one depositor, January 1, 1895, exclu- sive of interest and of any deposits made by order of a court of record or of a surrogate	<u>2,702 57</u>

Rate per cent of dividends or interest to depositors during the year 1894,
3 and $3\frac{1}{2}$ per cent.

SUFFOLK COUNTY.

106. RIVERHEAD SAVINGS BANK, RIVERHEAD.

[Main street; incorporated 1872.]

NAT. W. FOSTER, *President*.CLIFFORD B. ACKERLY, *Secretary*.

TRUSTEES.

J. HENRY PERKINS,
 SIMEON S. HAWKINS,
 JONAS FISHEL,
 GEORGE W. COOPER,
 CLIFFORD B. ACKERLY,
 CHAS. M. BLYDENBURGH,
 NAT. W. FOSTER,

MOSES F. BENJAMIN,
 JOHN F. FOSTER,
 EDWARD HAWKINS,
 J. EDWARD WELLS,
 GEO. F. STACKPOLE,
 GEORGE M. VAIL,
 GILBERT H. KETCHAM,

JOHN R. CORWIN,
 J. HALSEY YOUNG,
 TIMOTHY M. GRIFFING,
 JOSEPH H. NEWINS,
 JOHN R. PERKINS,
 USHER B. HOWELL,
 HENRY P. TERRY.

FINANCIAL.

RESOURCES.

Bonds and mortgages..... \$1,251,688 28
 Stock investments, viz.:

<i>Stocks and bonds.</i>	Cost.	Par value.	Estimated market value.
District of Columbia.....	\$59,987 51	\$65,000 00	\$78,111 46
State of Missouri.....	1,184 80	1,000 00	1,000 00
State of Kansas.....	19,682 95	19,668 12	19,664 12
State of Colorado warrants.....	15,660 91	15,197 48	15,197 48
State of Texas.....	15,911 50	18,300 00	15,029 00
State of South Dakota.....	52,940 11	50,500 00	50,500 00
Cities in this State.....	126,530 75	109,500 00	130,590 00
Counties in this State.....	47,399 97	40,000 00	42,800 00
Towns in this State.....	222,399 61	215,100 00	216,293 00
Villages in this State.....	42,972 30	38,000 00	41,550 00
School district.....	21,488 11	22,975 00	22,975 00
	<u>\$628,018 51</u>	<u>\$590,235 60</u>	<u>\$638,009 06</u>

638,009 06

Banking house and lot, cost, \$49,040.36; estimated present value

43,040 36

Other real estate, cost, \$9,298.60; estimated present value.....

9,298 60

Cash on deposit in banks or trust companies.....

117,163 26

Cash on hand.....

21,126 16

All other assets, not included above, viz.:

Interest accrued..... \$26,076 83

Safe and fixtures..... 2,000 00

28,076 83

\$2,106,403 87

LIABILITIES.

Amount due depositors, viz.:

Principal..... \$1,903,747 97

Interest credited for the six months ending with December 31, 1894..... 25,269 77

\$1,903,007 74

Surplus.....

206,394 68

\$2,108,403 87

SUFFOLK COUNTY.

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CASH TRANSACTIONS DURING THE YEAR 1894.

RECEIPTS.

Cash on hand and in banks or trust companies, January 1, 1894, before transactions of the day	\$158,828 28
From depositors, not including interest credited	449,186 85
From interest on loans, deposits and investments	94,570 99
From rents from banking house	1,619 82
From rents from other real estate	15 00
From mortgages	150,948 66
From redemption of stocks	86,157 62
From stocks sold, par value, \$110,000; amount received therefor,	109,487 50
From all other sources, viz.: Exchange	12 84
	<hr/>
	\$995,252 51
	<hr/>

PAYMENTS.

To depositors, including interest paid to them	\$452,808 88
For loans on bonds and mortgages	211,205 24
For stocks and bonds purchased, par value, \$170,000; cost, including premiums, commissions, etc.	175,108 51
For interest (other than interest payments to depositors)	1,940 42
For current expenses of the bank, viz.: Salaries	\$4,578 90
For expenses of banking house or rent of banking rooms ..	331 80
For other expenses	1,488 38
	<hr/>
	6,889 08
For real estate acquired by foreclosure, or in settlement of debts due the bank	9,298 60
For taxes on real estate, except banking house	4 98
Other payments, viz.: Payments on account of new banking house	712 41
Cash on hand and in banks or trust companies, December 31, 1894, after transactions of the day.	188,289 44
	<hr/>
	\$995,252 51
	<hr/>

STATISTICAL INFORMATION.

Number of open accounts, January 1, 1895 ..	5,184
Number of accounts opened or reopened during the year 1894,	706
Number of accounts closed during the year 1894	584
Total number of deposits received during the year 1894	8,972
Total number of payments to depositors during the year 1894 .	8,443
Amount deposited during the year 1894, not including interest credited for that period	\$449,186 85
Amount withdrawn during the year 1894	452,808 88
Amount of interest credited and paid for the year 1894, viz.: ..	
July, 1894	\$34,643 89
January, 1895	25,259 77
	<hr/>
	69,903 66
Average amount of each account, January 1, 1895	366 89
Largest amount due any one depositor, January 1, 1895, exclu- sive of interest and of any deposit made by order of a court of record or of a surrogate	8,045 00
Number of such accounts which exceeded \$3,000	1
	<hr/>

Rate per cent of dividends or interest to depositors during the year 1894,
4 per cent.

107. SAG HARBOR SAVINGS BANK, SAG HARBOR.

[Main street; incorporated 1860.]

HENRY P. HEDGES, *President.*D. P. VAIL, *Treasurer.*

TRUSTEES.

HENRY P. HEDGES,
DAVID P. VAIL,
CHARLES N. BROWN,
EVERETT A. CARPENTER,
GEORGE B. BROWN,
JOHN L. SHERWOOD,
GEORGE C. GIBBS,
J. HENRY BARNES,
EDGAR WADE,
HERVEY T. HEDGES,

JOHN H. HUNT,
JOHN FORDHAM,
GABRIEL HALSEY,
JOHN SCOTT,
OLIVER NICKERSON,
HENRY F. COOK,
ADDISON M. COOK,
JAMES L. HAINES,
ABRAHAM HALSEY,
HENRY E. HUNTING,

JAMES H. PIERSON,
CHARLES W. RACKETT,
JONATHAN BAKER,
JOSEPH S. OSBORNE,
JEREMIAH H. MULFORD,
B. C. CARTWRIGHT, JR.,
JOHN JAY HARRISON,
JOHN NUGENT,
HERBERT T. NICKERSON,
CHARLES W. OSBORNE,

FINANCIAL.

RESOURCES.

Bonds and mortgages \$453,080 00
Stock investments, viz.:

<i>Stocks and bonds.</i>	<i>Cost.</i>	<i>Par value.</i>	<i>Estimated market value.</i>
United States	\$61,000 00	\$60,000 00	\$68,100 00
District of Columbia	162,968 75	145,000 00	164,575 00
Cities in this State	47,086 00	45,000 00	53,910 00
Counties in this State	20,000 00	20,000 00	20,260 00
School district	15,000 00	15,000 00	16,450 00
	<u>\$305,993 75</u>	<u>\$385,000 00</u>	<u>\$327,295 00</u>

Banking house and lot, cost, \$3,895.55; estimated present value 3,895 55
Cash on deposit in banks or trust companies 70,593 55
Cash on hand 9,601 76
All other assets, not included above, viz.:

Interest accrued \$12,907 99
Furniture and fixtures 750 00
18,657 99
\$378,083 06

LIABILITIES.

Amount due depositors, viz.:

Principal \$778,455 76
Interest credited for the six months ending with December 31, 1894 14,894 00
\$793,349 76
Surplus 84,713 96
\$878,063 66

CASH TRANSACTIONS DURING THE YEAR 1894.

RECEIPTS.

Cash on hand and in banks or trust companies, January 1, 1894, before transactions of the day \$61,444 21
From depositors, not including interest credited 173,503 55
From interest on loans, deposits and investments 36,419 99

SUFFOLK COUNTY.

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From rents from banking house	\$37 50
From mortgages.....	16,000 00
From redemption of stocks.....	5,500 00
From all other sources, viz.: Insurance.....	89 70
	<u>\$291,950 26</u>

PAYMENTS.

To depositors, including interest paid to them.....	\$161,880 73
For loans on bonds and mortgages.....	46,500 00
For current expenses of the bank, viz.: Salaries.....	\$3,950 00
For expenses of banking house or rent of banking rooms..	46 36
For other expenses.....	116 64
	<u>3,113 00</u>

Other payments, viz.:

Examination and assessment.....	\$193 55
Bonds for treasurer and assistant treasurer	130 00
Profit and loss	146 43
Miscellaneous	397 45
	<u>763 43</u>

Cash on hand and in banks or trust companies, December 31, 1894, after transactions of the day	80,194 13
	<u>\$291,950 26</u>

STATISTICAL INFORMATION.

Number of open accounts, January 1, 1895.....	2,684
Number of accounts opened or reopened during the year 1894..	179
Number of accounts closed during the year 1894	174
Total number of deposits received during the year 1894.....	1,406
Total number of payments to depositors during the year 1894..	1,486
Amount deposited during the year 1894, not including interest credited for that period	\$172,508 95
Amount withdrawn during the year 1894.....	161,880 73
Amount of interest credited and paid for the year 1894, viz.:	
July, 1894	\$14,431 14
January, 1895.....	14,804 00
	<u>29,235 14</u>
Average amount of each account, January 1, 1895....	295 58
Largest amount due any one depositor, January 1, 1895, exclusive of interest and of any deposits made by order of a court of record or of a surrogate.....	8,896 75
Number of such accounts which exceeded \$3,000.....	8

Rate per cent of dividends or interest to depositors during the year 1894, 4 per cent.

108. SOUTHOLD SAVINGS BANK, SOUTHOLD.

[Incorporated 1858.]

BARNABAS H. BOOTH, *President.*H. HOWARD HUNTING, *Treasurer.*

TRUSTEES.

JAMES E. HORTON,
BARNABAS H. BOOTH,
WM. C. ALBERTSON,
E. HOWARD HUNTING,
BETH W. TUTTILL,
CLARENCE C. MILES,

JOHN H. BROWN,
JESSE G. CASE,
JONATHAN B. TERRY,
WILLIAM H. TERRY,
BENJAMIN H. REEVÉ,

WESLEY SMITH,
SILAS F. OVERTON,
CHARLES E. OVERTON,
ABRAHAM F. LOWERRER,
THOMAS J. CONKLIN,
EDWARD W. LATHAM.

FINANCIAL.

RESOURCES.

Bonds and mortgages \$1,196,667 57
Stock investments, viz.:

<i>Stocks and bonds.</i>	<i>Cost.</i>	<i>Par value.</i>	<i>Estimated market value.</i>
United States	\$65,330 00	\$61,000 00	\$68,220 00
State of Kansas	12,593 75	12,000 00	12,500 00
Cities in this State	210,182 50	196,960 00	247,934 99
Towns in this State	145,615 50	139,400 00	140,392 00
Villages in this State	48,237 00	45,000 00	45,000 00
School district	123,569 12	116,360 00	122,143 95
	<u>\$605,427 47</u>	<u>\$571,259 99</u>	<u>\$636,059 94</u>

Banking house and lot, cost, \$14,672.53; estimated present value, 636,099 94
Cash on deposit in banks or trust companies 10,000 00
Cash on hand 84,305 06
All other assets, not included above, viz.: 16,877 85

Interest acc. runt \$25,867 46
Fixtures 1,000 00
26,867 46
\$1,970,317 88

LIABILITIES.

Amount due depositors, viz.:

Principal \$1,656,576 30
Interest credited for the six months ending with December 31, 1894 82,073 07
\$1,687,649 37
Surplus 282,668 51
\$1,970,317 88

CASH TRANSACTIONS DURING THE YEAR 1894.

RECEIPTS.

Cash on hand and in banks or trust companies, January 1, 1894, before transactions of the day \$106,551 37
From depositors, not including interest credited 294,580 95
From interest on loans, deposits and investments 85,905 95
From mortgages 58,894 43
From redemption of stocks 17,536 67
From loans repaid 15,000 00
\$578,459 67

PAYMENTS.

To depositors, including interest paid to them \$397,180 88
For loans on bonds and mortgages 123,035 00
For loans on stocks and other securities 5,000 00
For stocks and bonds purchased, par value, \$44,500; cost, including premiums, commissions, etc. 47,726 08
For interest (other than interest payments to depositors) 571 20

TOMPKINS COUNTY.

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current expenses of the bank, viz.: Salaries.....	\$3,820 01	
expenses of banking house or rent of banking rooms..	146 83	
other expenses.....	1,818 40	
		\$5,084 93
payments, viz.: Fixtures		178 80
on hand and in banks or trust companies, December 31, after transactions of the day....		100,683 91
		<u>\$578,459 07</u>

STATISTICAL INFORMATION.

number of open accounts, January 1, 1895	8,259
number of accounts opened or reopened during the year 1894..	329
number of accounts closed during the year 1894	290
number of deposits received during the year 1894	2,030
number of payments to depositors during the year 1894..	2,006
amount deposited during the year 1894, not including interest credited for that period	\$294,580 96
amount withdrawn during the year 1894.	297,180 53
amount of interest credited and paid for the year 1894, viz.: January 1, 1894.....	\$31,445 01
January, 1895.....	32,073 07
	63,518 08
average amount of each account, January 1, 1895	517 83
total amount due any one depositor, January 1, 1895, exclusive of interest and of any deposits made by order of a court of records or of a surrogate.....	5,306 26
number of such accounts which exceeded \$3,000.....	5

percentage of dividends or interest to depositors during the year 1894, 4
percent.

TOMPKINS COUNTY.

109. ITHACA SAVINGS BANK, ITHACA.

[18 North Tiooga street; incorporated 1868.]

B. WILLIAMS, *President.*

WILLIAM J. STORMS, *Treasurer*

TRUSTEES.

JOHN SELKREG,
WICK K. ANDRUS,
W. J. STORMS,
J. N. CORNELL.

JOHN C. GAUNTLETT,
LEVI KENNEY,
ROGER B. WILLIAMS,
DAVID B. STEWART,
HENRY L. HINCKLEY.

CHARLES M. WILLIAMS,
CHARLES F. BLOOD,
ELIAS TREMAN,
EMMONS L. WILLIAMS,

FINANCIAL.

RESOURCES.

real estate and mortgages.....	\$525,630 00
other investments, viz.:	

stocks and bonds.	Cost.	Par value.	Estimated market value.
United States	\$222,692 50	\$190,000 00	\$208,330 00
North Dakota.....	19,623 12	19,051 58	19,051 58
Idaho.....	15,880 00	14,000 00	15,260 00
other States.....	25,000 00	25,000 00	25,000 00
in this State	45,880 82	44,080 82	44,980 82
in this State.....	12,697 11	12,697 11	12,697 11
in this State.....	105,975 75	101,400 00	112,980 50
in this State.....	55,398 92	54,000 00	55,520 00
in this State.....	18,185 00	18,000 00	18,270 00
	<u>\$531,133 22</u>	<u>\$478,229 51</u>	<u>\$513,090 01</u>
			513,090 01

Amount loaned on stocks as authorized by chapter 689, Laws of 1892.....
 Banking house and lot, cost, \$83,661.92; estimated present value,
 Cash on deposit in banks or trust companies.....
 Cash on hand.....
 All other assets, not included above, viz.:

Interest accrued.....	\$19,949 84	
Rents accrued.....	890 64	
Furniture and fixtures.....	1,500 00	
		21,632 96
		<u>\$1,237,976 91</u>

LIABILITIES.

Amount due depositors, viz.:

Principal.....	\$1,088,500 00	
Interest credited for the six months ending with December 31, 1894.....	14,314 98	
		\$1,052,814 98
Other liabilities, viz.: Expenses incurred but unpaid.....		131 55
Surplus.....		185,030 43
		<u>\$1,237,976 91</u>

CASH TRANSACTIONS DURING THE YEAR 1894.

RECEIPTS.

Cash on hand and in banks or trust companies, January 1, 1894, before transactions of the day.....	\$63,104 94
From depositors, not including interest credited.....	563,521 83
From interest on loans, deposits and investments.....	52,723 26
From rents from banking house.....	3,351 50
From mortgages.....	37,151 98
From redemption of stocks.....	31,799 95
From loans repaid.....	3,863 50
	<u>\$755,534 88</u>

(PAYMENTS.

To depositors, including interest paid to them.....	\$555,063 88
For loans on bonds and mortgages.....	23,614 28
For loans on stocks and other securities.....	250 06
For stocks and bonds purchased, par value, \$49,899.27; cost, including premiums, commissions, etc.....	51,104 27
For interest (other than interest payments to depositors).....	294 20
For current expenses of the bank, viz.: Salaries.....	\$5,000 00
For expenses of banking house or rent of banking rooms.....	3,323 36
For other expenses.....	931 49
	9,854 85
Cash on hand and in banks or trust companies, December 31, 1894, after transactions of the day.....	115,873 98
	<u>\$755,534 88</u>

STATISTICAL INFORMATION.

Number of open accounts, January 1, 1895.....	5,243
Number of accounts opened or reopened during the year 1894.....	1,537
Number of accounts closed during the year 1894.....	1,301
Total number of deposits received during the year 1894.....	9,737
Total number of payments to depositors during the year 1894..	8,413
Amount deposited during the year 1894, not including interest credited for that period.....	\$563,521 83
Amount withdrawn during the year 1894.....	555,063 88

ULSTER COUNTY.

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Amount of interest credited and paid for the year 1894, viz.:

July, 1894	\$13,711 41	
January, 1895	14,314 93	
Credited at other periods	823 59	
		\$28,849 98

Average amount of each account, January 1, 1895 200 80

Largest amount due any one depositor, January 1, 1895,
exclusive of interest and of any deposits made by order of a
court of record or of a surrogate 8,000 00

Rate per cent of dividends or interest to depositors during the year 1894,
3 per cent.

ULSTER COUNTY.

110. ELLENVILLE SAVINGS BANK, ELLENVILLE.

[Canal street; incorporated 1889.]

DWIGHT DIVINE, *President.*

GEORGE B. CHILDS, *Secretary and Treasurer.*

TRUSTEES.]

SAMUEL WILKINSON,
E. D. LOUNSBERRY,
S. N. SMITH,
GEO. B. CHILDS,
D. DIVINE,
JAMES B. KERLER, ;

W. H. DEYO,
I. N. COX,
H. J. SAILES,
J. J. SCHOONMAKER,
J. B. DEMAREST,
A. P. DUBOIS,

U. E. TERWILLIGER,
MICHAEL MATTHEWS,
CLARK EATON,
GEORGE H. DUTCHER,
JOHN F. S. EASTGATE,
SILAS VAN WAGNER.

[FINANCIAL.

RESOURCES.

Bonds and mortgages \$254,810 50
Stock investments, viz.:

Stocks and bonds	Cost.	Par value.	Estimated market value.
United States.....	\$101,664 59	\$91,500 00	\$106,817 50
State of Missouri.....	10,094 00	10,000 00	10,100 00
State of North Dakota.....	10,935 00	10,000 00	10,900 00
Cities in other States.....	10,935 00	10,000 00	11,100 00
Cities in this State.....	10,450 00	10,000 00	10,400 00
Counties in this State.....	20,525 90	20,000 00	20,630 00
Towns in this State.....	189,886 43	182,700 00	189,017 00
Villages in this State.....	60,933 25	59,500 00	62,015 00
	\$435,353 16	\$404,700 00	\$430,979 50

Cash on deposit in banks or trust companies 480,979 50
Cash on hand 95,876 73
All other assets, not included above viz.: 3,953 17

Interest accrued	\$12,866 33
Contracts on houses and lots.....	968 25
Furniture and fixtures.....	800 00
	14,634 57
	\$799,254 46

LIABILITIES.

Amount due depositors, viz.:

Principal	\$717,408 28
Interest credited for the six months ending with December 31, 1894	12,533 80
	\$729,942 08
Surplus.....	69,818 88
	\$799,760 96

REPORT ON SAVINGS BANKS.

CASH TRANSACTIONS DURING THE YEAR 1894.

RECEIPTS.

Cash on hand and in banks or trust companies, January 1, 1894, before transactions of the day.....	\$96,387 2.
From depositors, not including interest credited.....	211,183 6.
From interest on loans, deposits and investments.....	81,593 7.
From rents from other real estate.....	51 75
From mortgages.....	14,381 00
From redemption of stocks.....	63,300 00
From all other sources, viz.:	
Real estate sold.....	\$1,938 29
Contracts.....	89 50
Suspense.....	87 27
	<hr/> 2,115 06
	<hr/> \$419,460 86

PAYMENTS.

To depositors, including interest paid to them.....	\$234,403 72
For loans on bonds and mortgages.....	46,135 00
For stocks and bonds purchased, par value, \$59,700; cost, including premiums, commissions, etc.....	45,467 24
For interest (other than interest payments to depositors).....	116 06
For current expenses of the bank, viz.: Salaries.....	\$2,300 00
For expenses of banking house or rent of banking rooms..	313 50
For other expenses.....	478 47
	<hr/> 2,990 97
For taxes on real estate, except banking house.....	81 10
For repairs and other incidental expenses on real estate, except banking house.....	8 44
Other payments, viz.:	
Exchange.....	\$13 55
Profit and loss.....	595 29
Contract of sale.....	370 00
	<hr/> 978 84
Cash on hand and in banks or trust companies, December 31, 1894, after transactions of the day.....	99,329 89
	<hr/> \$419,460 86

STATISTICAL INFORMATION.

Number of open accounts, January 1, 1895.....	3,189
Number of accounts opened or reopened during the year 1894..	465
Number of accounts closed during the year 1894.....	353
Total number of deposits received during the year 1894.....	2,854
Total number of payments to depositors during the year 1894..	2,617
Amount deposited during the year 1894, not including interest credited for that period.....	\$311,183 07
Amount withdrawn during the year 1894.....	234,403 72
Amount of interest credited and paid for the year 1894, viz.:	
July, 1894.....	\$12,458 31
January, 1895.....	13,533 80
	<hr/> 25,992 11
Average amount of each account, January 1, 1895.....	239 83
Largest amount due any one depositor, January 1, 1895, exclu- sive of interest and of any deposits made by order of a court of record or of a surrogate.....	3,557 57
Number of such accounts which exceeded \$3,000.....	4

Rate per cent of dividends or interest to depositors during the year 1894,
3 1/2 and 1/2 per cent.

111. KINGSTON SAVINGS BANK, KINGSTON.

[879 Wall street; incorporated 1874.]

HENRY C. CONNELLY, *President.*

CHARLES BURHANS, *Treasurer.*

TRUSTEES.

ISAAC BERNSTEIN,
JAMES A. BETTS,
CHARLES D. BRUYN,
CHARLES BURHANS,

HENRY C. CONNELLY,
JOHN E. KRAFT,
ROBERT LOUGHRAN,
LUKE NOONE,
JOHN J. LINSON.

HOWARD OSTERHOUDT,
CHAUNCEY STEWART,
MYRON TELLER,
LEVAN S. WINNE,

FINANCIAL.

RESOURCES.

Bonds and mortgages..... \$479,218 00
Stock investments, viz.:

<i>Stocks and bonds.</i>	<i>Cost.</i>	<i>Par value.</i>	<i>Estimated market value.</i>
United States.....	\$61,432 99	\$57,100 00	\$64,523 00
State of Nebraska.....	16,832 35	16,832 35	16,832 35
State of Washington.....	34,306 21	34,306 21	34,306 21
Cities in this State.....	65,385 84	65,235 84	68,587 69
Counties in this State.....	40,496 50	39,000 00	40,430 00
Towns in this State.....	71,917 09	68,400 00	71,558 00
Villages in this State.....	15,012 50	81,500 00	84,920 00
School district.....	47,084 00	44,000 00	46,650 00
	<u>\$422,467 48</u>	<u>\$406,374 40</u>	<u>\$437,793 25</u>

427,793 25

Amount loaned on stocks as authorized by chapter 689, Laws of 1892.....

8,500 00

Cash on deposit in banks or trust companies.....

49,705 76

Cash on hand.....

1,888 38

All other assets, not included above, viz.:

Interest accrued..... \$30,281 45
Furniture and fixtures..... 1,000 00

21,281 45

\$982,880 84

LIABILITIES.

Amount due depositors, viz.:

Principal..... \$889,838 23
Interest credited for the six months ending with December 31, 1894..... 14,848 89

\$904,687 12

Surplus.....

78,193 72

\$982,880 84

CASH TRANSACTIONS DURING THE YEAR 1894.

RECEIPTS.

Cash on hand and in banks or trust companies, January 1, 1894,
before transactions of the day..... \$34,620 69
From depositors, not including interest credited..... 355,957 82
From interest on loans, deposits and investments..... 41,410 92
From mortgages..... 29,410 00
From redemption of stocks..... 58,419 16
From loans repaid..... 16,000 00
\$585,818 59

PAYMENTS.

To depositors, including interest paid to them..... \$364,729 66
For loans on bonds and mortgages..... 84,500 00
For loans on stocks and other securities..... 6,000 00

REPORT ON SAVINGS BANKS.

For stocks and bonds purchased, par value, \$75,467.56; cost, including premiums, commissions, etc.	\$75,71
For interest (other than interest payments to depositors).....	21
For current expenses of the bank, viz.: Salaries.....	\$2,400 00
For expenses of banking house or rent of banking rooms...	550 00
For other expenses.....	664 06
	3,5
Cash on hand and in banks or trust companies, December 31, 1894, after transactions of the day.....	51,0
	<u>\$585,8</u>

STATISTICAL INFORMATION.

Number of open accounts, January 1, 1895.....	
Number of accounts opened or reopened during the year 1894..	
Number of accounts closed during the year 1894.....	
Total number of deposits received during the year 1894.....	
Total number of payments to depositors during the year 1894..	
Amount deposited during the year 1894, not including interest credited for that period.....	\$355,9
Amount withdrawn during the year 1894.....	864,7
Amount of interest credited and paid for the year 1894, viz.:	
July, 1894.....	\$14,576 48
January, 1895.....	14,848 89
	29,4
Average amount of each account, January 1, 1895.....	8
Largest amount due any one depositor, January 1, 1895, exclusive of interest and of any deposits made by order of a court of record or of a surrogate.....	8,2
Number of such accounts which exceeded \$3,000.....	

Rate per cent of dividends or interest to depositors during the year 8½ per cent.

112. NEW PALTZ SAVINGS BANK, NEW PALTZ.

[Main street; incorporated 1871.]

THAD. HAIT, *President*.

JACOB M. HASBROUCK, *Sec*

TRUSTEES.

THAD. HAIT,
JACOB LE FEVER,
J. J. HASBROUCK,
LEWIS H. WOOLSEY,
LOUIS HASBROUCK,

ZACHARIAH BRUYN,
JESSE ELTING,
OSCAR HASBROUCK,
SOLOMON DEYO,
F. S. MCKINSTRY,

CHARLES M. HARCOUET
JONATHAN DEYO,
HURAM HASBROUCK,
JOHN J. HULL,
DANIEL BLACK, Jr.,

FINANCIAL.

RESOURCES.

Bonds and mortgages.....				\$306,1
Stock investments, viz.:				
Stocks and bonds.....	Cost.	Par value.	Estimated market value.	
United States	\$12,833 00	\$11,850 00	\$13,300 54	
State of Colorado (warrants)...	7,859 79	8,019 17	8,019 17	
State of Washington (warrants)	14,283 88	18,979 41	14,175 23	
Cities in this State	142,534 85	137,700 00	141,836 00	
Counties in this State.....	16,675 00	16,000 00	16,485 00	
Towns in this State	230,850 88	214,905 00	234,080 00	
Villages in this State	61,794 15	62,000 00	63,876 00	
School district	85,653 48	80,958 28	81,987 59	
	<u>\$575,043 47</u>	<u>\$536,888 86</u>	<u>\$563,308 67</u>	563,1

UNION COUNTY.

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Banking house and lot, cost, \$10,097.16; estimated present value,	\$10,000 00
Other real estate, cost, \$38,148.85; estimated present value	29,667 10
Cash on deposit in banks or trust companies.....	98,881 88
Cash on hand.....	15,980 43
All other assets, not included above, viz.:	

Interest accrued.....	\$30,902 18	
Safe and furniture	4,000 90	
Insurance advanced.....	49 57	
Rentals due and accrued.....	248 00	
		25,199 70
		<u>\$1,051,450 27</u>

LIABILITIES.

Amount due depositors, viz.:

Principal	\$354,792 89	
Interest credited for the six months ending with December 31, 1894	18,372 88	
		\$373,165 27
Surplus.....		78,285 00
		<u>\$1,051,450 27</u>

CASH TRANSACTIONS DURING THE YEAR 1894.

RECEIPTS.

Cash on hand and in banks or trust companies, January 1, 1894, before transactions of the day.....	\$141,681 99
From depositors, not including interest credited	161,840 95
From interest on loans, deposits and investments	44,807 75
From rents from banking house.....	281 00
From rents from other real estate	2,817 51
From mortgages.....	15,816 25
From redemption of stocks	54,627 22
From loans repaid	151 81
From all other sources, viz.:	
Real estate sold	\$7,315 81
Profit and loss.....	84 96
Rents from safe deposit boxes.....	94 00
Contract for property sold.....	1 00
Banking house and lot	97 16
	<hr/> 7,522 98
	<hr/> \$428,947 41

PAYMENTS.

To depositors, including interest paid to them	\$170,219 94
For loans on bonds and mortgages	81,700 00
For stocks and bonds purchased, par value, \$90,179.88; cost, including premiums, commissions, etc.....	92,815 08
For interest (other than interest payments to depositors)	788 20
For current expenses of the bank, viz.: Salaries.....	\$3,560 00
For expenses of banking house or rent of banking rooms..	208 81
For other expenses.....	675 43
	<hr/>
	8,428 74
For real estate acquired by foreclosure, or in settlement of debts due the bank	10,216 87
For taxes on real estate, except banking house.....	292 20
For repairs and other incidental expenses on real estate, except banking house.....	2,744 71

Other payments, viz.:

Contract for property sold.....	\$50 00	
Insurance advanced.....	148 47	
Exchange	10 13	
Profit and loss.....	2,230 77	
		\$2,41
Cash on hand and in banks or trust companies, December 31, 1894, after transactions of the day.....		114,8
		<u>\$428,9</u>

STATISTICAL INFORMATION.

Number of open accounts, January 1, 1895	
Number of accounts opened or reopened during the year 1894..	
Number of accounts closed during the year 1894.....	
Total number of deposits received during the year 1894	
Total number of payments to depositors during the year 1894..	
Amount deposited during the year 1894, not including interest credited for that period.....	\$161,8
Amount withdrawn during the year 1894.....	170,2
Amount of interest credited and paid for the year 1894, viz.:	
July, 1894.....	\$18,055 28
January, 1895.....	18,872 28
	36,4
Average amount of each account, January 1, 1895.....	5
Largest amount due any one depositor, January 1, 1895, exclu- sive of interest and of any deposits made by order of a court of record or of a surrogate.....	8,0

Rate per cent of dividends or interest to depositors during the year
4 per cent.

113. RONDOUT SAVINGS BANK, KINGSTON.

[Ferry street; incorporated 1868.]

A. S. STAPLES, *President*.J. E. DERRENBACHER, *Secy*

TRUSTEES.

JAMES G. LINDSLEY,
A. S. STAPLES,
M. J. MADDEN,
S. D. COYKENDALL,

A. A. CROSBY,
I. M. NORTH,
JOHN WEBER,
FREDERICK STEPHAN,

CHARLES BRAY,
FRANK H. GRIFFITHS,
WESLEY D. HALE,
JOHN W. SOLZMANN.

FINANCIAL.

RESOURCES.

Bonds and mortgages \$545,94
Stock investments, viz.:

<i>Stocks and bonds.</i>	<i>Cost.</i>	<i>Par value.</i>	<i>Estimated market value.</i>
United States.....	\$36,100 00	\$36,100 00	\$40,950 00
State of Maryland.....	5,000 00	5,000 00	5,000 00
Cities in this State.....	121,000 00	121,000 00	127,000 00
Counties in this State.....	167,000 00	167,000 00	169,000 00
Towns in this State.....	60,100 00	60,100 00	61,850 00
Villages in this State.....	56,947 21	56,947 21	57,697 21
School district	2,750 00	2,750 00	2,750 00
	<u>\$448,297 21</u>	<u>\$448,297 21</u>	<u>\$463,777 21</u>

463,7

Amount loaned on stocks as authorized by chapter 689, Laws
of 1892 1,2
Real estate, cost, \$692; estimated present value..... 8
Cash on deposit in banks or trust companies..... 79,6
Cash on hand 8,0

assets, not included above, viz.:

accrued.....	\$31,638 28	
and collectible	89 00	
		<u>\$31,677 28</u>
		<u><u>\$1,121,918 04</u></u>

LIABILITIES.

due depositors, viz.:

all	\$950,786 54	
credited for the six months ending with December	15,784 00	
		<u>\$966,520 54</u>
		155,897 50
		<u><u>\$1,121,918 04</u></u>

CASH TRANSACTIONS DURING THE YEAR 1894.

RECEIPTS.

land and in banks or trust companies, January 1, 1894,		
transactions of the day		\$36,967 16
depositors, not including interest credited		412,235 11
interest on loans, deposits and investments		47,855 12
dividends from other real estate		107 00
mortgages		42,474 29
redemption of stocks		36,968 61
dividends repaid		800 00
from other sources, viz.:		
estate sold, which had been charged to profit and loss,	\$300 00	
insurance	87 43	
repaid	31 29	
dividends repaid	178 17	
dividends	10 86	
		<u>607 55</u>
		<u><u>\$627,509 84</u></u>

PAYMENTS.

depositors, including interest paid to them		\$374,014 21
dividends on bonds and mortgages		49,875 00
dividends on stocks and other securities		300 00
dividends on bonds and mortgages purchased, par value, \$99,000; cost,		
including premiums, commissions, etc		107,424 87
interest (other than interest payments to depositors)		280 83
current expenses of the bank, viz.: Salaries	\$3,480 00	
expenses of banking house or rent of banking rooms	1,800 00	
other expenses	926 21	
		<u>6,205 21</u>
real estate acquired by foreclosure, or in settlement of		
due the bank		692 00
dividends on real estate, except banking house		161 25
payments, viz.:		
dividends to real estate	\$9 50	
dividends on real estate	5 00	
dividends on sale of real estate	7 40	
dividends short and overpaid, etc	18 55	
dividends advanced	317 84	
dividends	79 63	
		<u>487 92</u>
land and in banks or trust companies, December 31,		
after transactions of the day		88,319 05
		<u><u>\$627,509 84</u></u>

REPORT ON SAVINGS BANKS.

STATISTICAL INFORMATION.

Number of open accounts, January 1, 1895	\$3,351
Number of accounts opened or reopened during the year 1894	988
Number of accounts closed during the year 1894	708
Total number of deposits received during the year 1894	8,636
Total number of payments to depositors during the year 1894 ..	8,636
Amount deposited during the year 1894, not including interest credited for that period	\$412,235 11
Amount withdrawn during the year 1894	374,014 21
Amount of interest credited and paid for the year 1894, viz.:	

July, 1894	\$15,125 63
January, 1895	15,734 00

30,859 63
297 20

Average amount of each account, January 1, 1895

Largest amount due any one depositor, January 1, 1895, exclusive of interest and of any deposits made by order of a court of record or of a surrogate

8,090 00

Number of such accounts which exceeded \$3,000

1

Rate per cent of dividends for interest to depositors during the year 1894 8½ per cent.

114. SAUGERTIES SAVINGS BANK, SAUGERTIES.

[244 Main street; incorporated 1871.]

ALBERT CARNRIGHT, *President.* ☐

JEREMIAH P. RUSSELL, *Treasurer.*

TRUSTEES.

ROBERT WHITAKER,
JOHN W. DAVIS,
URIAH VAN ETTEN,
THOMAS S. DAWES,
ALBERT CARNRIGHT,

GEORGE W. ELTING,
CHARLES DAVIS,
DANIEL LAMB,
JACOB VAN GELDER,
OVID T. SIMMONS,

WESLEY SHULTIS,
EDWIN A. PRESTON,
JOHN W. SHULTIS,
JAMES WELCH,
FREDERICK M. WELLS.

FINANCIAL.

RESOURCES.

Bonds and mortgages	\$279,000 00
Stock investments, viz.:	

<i>Stocks and bonds.</i>	<i>Cost.</i>	<i>Par value.</i>	<i>Estimated market value.</i>
United States	\$40,518 75	\$40,000 00	\$45,200 00
Offices in this State	77,928 25	74,000 00	82,635 00
Counties in this State	53,558 57	50,000 00	56,340 00
Towns in this State	231,159 95	242,900 00	249,719 00
Villages in this State	14,426 75	14,000 00	14,860 00
	<u>\$437,572 27</u>	<u>\$430,900 00</u>	<u>\$448,174 00</u>

448,174 00

Amount loaned on stocks as authorized by chapter 689, Laws of 1892

24,550 00

Banking house and lot, cost, \$10,000; estimated present value ..

8,000 00

Other real estate, cost, \$9,813.55; estimated present value

7,500 00

Cash on deposit in banks or trust companies

108,108 54

Cash on hand

3,298 06

Loaned on collaterals

580 00

All other assets, not included above, viz.:

Interest accrued	\$19,400 00
Insurance account	794 25

20,194 25

\$506,516 00

ULSTER COUNTY.

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LIABILITIES.

Amount due depositors, viz.:

Principal	\$755,853 52	
Interest credited for the six months ending with December 31, 1894	12,564 21	
		\$768,417 73
Surplus		125,098 60
		<u>\$893,516 33</u>

CASH TRANSACTIONS DURING THE YEAR 1894.

RECEIPTS.

Cash on hand and in banks or trust companies, January 1, 1894, before transactions of the day		\$94,968 89
From depositors, not including interest credited		181,298 04
From interest on loans, deposits and investments		87,868 88
From rents from banking house		171 00
From rents from other real estate		243 45
From mortgages		9,458 00
From redemption of stocks		20,109 83
From loans repaid		10,800 00
From all other sources, viz.:		
Insurance repaid	\$ 34 83	
Suspense account	83 94	
		218 07
		<u>\$344,125 61</u>

PAYMENTS.

To depositors, including interest paid to them		\$200,566 69
For loans on bonds and mortgages		9,450 00
For loans on stocks and other securities		800 00
For stocks and bonds purchased, par value, \$18,000; cost, including premiums, commissions, etc		18,561 95
For current expenses of the bank, viz.: Salaries	\$1,700 00	
For expenses of banking house or rent of banking rooms ..	189 90	
For other expenses	857 99	
		2,747 89
For taxes on real estate, except banking house		112 17
For repairs and other incidental expenses on real estate, except banking house		260 58
Other payments, viz.:		
Insurance advanced	\$98 50	
Overdrafts	20 83	
		118 83
Cash on hand and in banks or trust companies, December 31, 1894, after transactions of the day		111,507 50
		<u>\$344,125 61</u>

STATISTICAL INFORMATION.

Number of open accounts, January 1, 1895	2,398
Number of accounts opened or reopened during the year 1894 ..	216
Number of accounts closed during the year 1894	182
Total number of deposits received during the year 1894	2,259
Total number of payments to depositors during the year 1894 ..	2,860
Amount deposited during the year 1894, not including interest credited for that period	\$181,298 04
Amount withdrawn during the year 1894	200,566 69

Amount of interest credited and paid for the year 1894, viz.:

July, 1894.....	\$12,624 80	
January, 1895.....	12,564 21	
		\$25,189 01
Average amount of each account, January 1, 1895.....		330 44
Largest amount due any one depositor, January 1, 1895, exclusive of interest and of any deposits made by order of a court of record or of a surrogate.....		4,300 00
Number of such accounts which exceeded \$3,000		4

Rate per cent of dividends or interest to depositors during the year 1894,
 $3\frac{1}{4}$ per cent.

115. ULSTER COUNTY SAVINGS INSTITUTION, KINGSTON.

[278 Wall street; incorporated 1851.]

CHARLES W. DEYO, *President*.JOHN B. ALLIGER, *Treasurer*.

TRUSTEES.

JOHN B. ALLIGER,
 PETER C. BLACK,
 HARRY R. BRIGHAM,
 FRED J. R. CLARKE,
 CHARLES W. DEYO,
 EMERY PRER,
 HENRY HARDY,
 WILLIAM S. KENYON,

WILLIAM HUTTON,
 E. H. LOUGHRAN,
 JOHN L. MCGRATH,
 JESSE MYER,
 ALTON B. PARKER,
 GEORGE H. SHARP,
 GEORGE J. SMITH,
 JOHN W. SEARING,

EDGAR SNYDER,
 JAMES VAN LEUVEN,
 DAVIS WINNE,
 GEORGE W. WASHBURN,
 NOAH WOLVEN,
 JOHN BRODHEAD,
 ALFRED P. LASHER,
 JAMES S. WINNE.

FINANCIAL.

RESOURCES.

Bonds and mortgages..... \$1,099,194 47
 Stock investments, viz.:

<i>Stocks and bonds.</i>	<i>Cost.</i>	<i>Par value.</i>	<i>Estimated market value.</i>
Cities in other States.....	\$35,000 00	\$35,000 00	\$37,172 50
Cities in this State.....	169,730 20	152,222 88	163,318 96
Counties in this State.....	93,804 30	88,000 00	89,772 90
Towns in this State.....	80,208 28	72,700 00	79,316 00
Villages in this State.....	52,440 20	48,000 00	51,185 25
	<u>\$418,182 98</u>	<u>\$385,972 88</u>	<u>\$410,666 73</u>

410,666 73

Banking house and lot, cost, \$75,000; estimated present value, 50,000 00
 Other real estate, cost, \$68,149.30; estimated present value... 51,575 00
 Cash on deposit in banks or trust companies..... 143,378 54
 Cash on hand..... 13,212 01
 All other assets, not included above, viz.:

Interest accrued..... \$39,015 21
 Rent due and unpaid..... 2,207 79
 Insurance advanced on mortgaged property..... 535 00

41,758 00

\$1,809,785 20

LIABILITIES.

Amount due depositors, viz.:

Principal.....	\$1,707,285 75	
Interest credited for the six months ending with December 31, 1894.....	26,841 48	
		\$1,734,127 17
Surplus.....		78,658 03
		<u>\$1,809,785 20</u>

CASH TRANSACTIONS DURING THE YEAR 1894

RECEIPTS.

On hand and in banks or trust companies, January 1, 1894,	
and transactions of the day	\$190,607 90
Depositors, not including interest credited	817,649 40
Interest on loans, deposits and investments	83,826 86
Dividends from banking house	2,218 58
Dividends from other real estate	8,289 02
Mortgages	182,181 69
Redemption of stocks	85,789 82
Loans repaid	75,233 10
From other sources, viz.:	

Real estate sold	\$31,672 68
Advance repaid	1,253 89
Net profit and loss account	5,758 16

28,684 68

\$919,480 05

PAYMENTS.

Depositors, including interest paid to them	\$468,484 08
Loans on bonds and mortgages	167,995 00
Loans on stocks and other securities	27,783 10
Loans on bonds and bonds purchased, par value, \$56,722.89; cost, including premiums, commissions, etc.	60,019 02

Current expenses of the bank, viz.: Salaries	\$5,870 00
Expenses of banking house or rent of banking rooms	1,430 83
Other expenses	4,021 44

11,252 27

Real estate acquired by foreclosure or in settlement of debts on bank	17,051 01
Loans on real estate, except banking house	893 84
Loans and other incidental expenses on real estate, except banking house	707 77

Loans on real estate sold	\$6,575 13
Charged to profit and loss	768 91
Accrued for insurance on mortgaged property	1,105 02
Interest	4 37

8,753 46

On hand and in banks or trust companies, December 31, after transactions of the day	156,590 55
---	------------

\$919,430 05

STATISTICAL INFORMATION.

Number of open accounts, January 1, 1895	5,502
Number of accounts opened or reopened during the year 1894	853
Number of accounts closed during the year 1894	1,830
Number of deposits received during the year 1894	2,126
Number of payments to depositors during the year 1894	5,158
Amount deposited during the year 1894, not including interest earned for that period	\$317,649 40
Amount withdrawn during the year 1894	468,484 08
Amount of interest credited and paid for the year 1894, viz.:	

1894	\$39,507 65
1895	28,841 43

58,349 07

Average amount of each account, January 1, 1895.....	\$315 54
Largest amount due any one depositor, January 1, 1895, exclusive of interest and of any deposits made by order of a court of record or of a surrogate.....	7,751 21
Number of such accounts which exceeded \$3,000	15

Rate per cent of dividends or interest to depositors during the year 1894, $\frac{3}{4}$ per cent.

WESTCHESTER COUNTY.

116. EASTCHESTER SAVINGS BANK, MOUNT VERNON.

[20 East First street; incorporated 1871.]

JOSEPH S. CLARK, *President*.

GEORGE D. ROCKWELL, *Vice-President*.

TRUSTEES.

JOSEPH S. CLARK,
GEORGE D. ROCKWELL,
JOSIAH H. ZABRISKIE,
JESSE LANTZ,

BURR DAVIS,
JOHN BERRY,
MARK WINTJEN,
EDWARD P. FULLER,
THOMAS R. HODGE.

GEORGE H. BROWN,
JOSEPH S. WOOD,
FERDINAND HOLM,
JAMES S. VAN COURT,

FINANCIAL.

RESOURCES.

Bonds and mortgages.....				\$136,510 00
Stock investments, viz.:				
<i>Stocks and bonds.</i>	<i>Cost.</i>	<i>Par value.</i>	<i>Estimated market value.</i>	
United States.....	\$70,642 55	\$61,000 00	\$67,440 00	
District of Columbia.....	12,500 00	10,000 00	11,500 00	
State of Maine.....	10,000 00	10,000 00	10,000 00	
Cities in this State.....	66,917 50	66,000 00	67,650 00	
Towns in this State.....	15,650 00	15,500 00	12,000 00	
Villages in this State.....	7,000 00	7,000 00	7,130 00	
School district.....	48,409 66	46,500 00	48,135 00	
	<u>\$231,119 71</u>	<u>\$216,000 00</u>	<u>\$223,755 00</u>	
Cash on deposit in banks or trust companies.....				233,755 00
Cash on hand				33,033 38
All other assets, not included above, viz.:				4,050 91
Interest accrued.....			\$5,842 56	
Furniture and fixtures.....			795 81	
				<u>6,141 37</u>
				<u>\$403,490 31</u>

LIABILITIES.

Amount due depositors, viz.:

Principal.....	\$388,733 74
Interest credited for the six months ending with December 31, 1894	5,813 72
	<u>\$394,547 46</u>
Surplus	14,943 35
	<u>\$409,490 81</u>

CASH TRANSACTIONS DURING THE YEAR 1894.

RECEIPTS.

hand and in banks or trust companies, January 1, 1894,	
transactions of the day.....	\$22,995 04
depositors, not including interest credited	261,006 59
interest on loans, deposits and investments.....	15,618 08
mortgages	26,100 00
redemption of stocks.....	17,500 00
	<hr/>
	\$348,219 71
	<hr/>

PAYMENTS.

depositors, including interest paid to them.....	\$320,761 81
interest on bonds and mortgages.....	28,850 00
stocks and bonds purchased, par value, \$56,500; cost, including premiums, commissions, etc.....	59,398 80
interest (other than interest payments to depositors).....	10 67
current expenses of the bank, viz.: Salaries.....	\$1,200 00
expenses of banking house or rent of banking rooms..	120 00
other expenses.....	795 49
	<hr/>
	2,115 49
hand and in banks or trust companies, December 31,	
after transactions of the day.....	37,083 44
	<hr/>
	\$348,219 71
	<hr/>

STATISTICAL INFORMATION.

number of open accounts, January 1, 1895.....	2,347
number of accounts opened or reopened during the year 1894.....	567
number of accounts closed during the year 1894.....	877
number of deposits received during the year 1894.....	4,158
number of payments to depositors during the year 1894.....	3,898
amount deposited during the year 1894, not including interest credited for that period.....	\$261,006 59
amount withdrawn during the year 1894.....	220,761 81
amount of interest credited and paid for the year 1894, viz.:	
1894.....	\$5,511 91
January, 1895.....	5,818 72
	<hr/>
	11,825 63
amount of each account, January 1, 1895.....	165 55
amount due any one depositor, January 1, 1895, exclu- sive of interest and of any deposits made by order of a court or of a surrogate.....	8,715 64
number of such accounts which exceeded \$3,000.....	2
	<hr/>

per cent of dividends or interest to depositors during the year 1894,
per cent.

117. GREENBURGH SAVINGS BANK, DOBBS FERRY.

[Main street; incorporated 1869.]

JOSEPH HASBROUCK, *President.*CHARLES E. STORMS, *Secretary.*

TRUSTEES.

JOSEPH HASBROUCK,
W. W. TOMPKINS,
CHARLES G. STORMS,
WM. H. LESTER,
THOMAS A. JEWELL,JOHN BESSON,
THOMAS LOSEE,
ANTHONY S. LESTER,
WM. A. JAYCOX,
THOMAS MAHER,WM. C. LAWRENCE,
WILLIAM HAMILI,
JOHN DINKELL,
SYLVESTER L. STORMS,
CHARLES E. STORMS.

FINANCIAL.

RESOURCES.

Bonds and mortgages.....				\$68,650 00
Stock investments, viz.:				
<i>Stocks and bonds.</i>	<i>Cost.</i>	<i>Par value.</i>	<i>Estimated market value.</i>	
United States.....	\$200 00	\$200 00	\$228 00	
Cities in this State.....	19,670 00	17,000 00	19,910 00	
Towns in this State.....	5,060 00	5,000 00	5,070 00	
Villages in this State.....	2,220 00	2,000 00	2,100 00	
	<u>\$27,150 00</u>	<u>\$34,200 00</u>	<u>\$37,308 00</u>	
Cash on deposit in banks or trust companies.....				27,308 00
Cash on hand.....				12,250 00
				401 00
All other assets, not included above, viz.: Interest accrued....				1,968 00
				<u>\$105,578 16</u>

LIABILITIES.

Amount due depositors, viz.:

Principal.....	\$34,894 95	
Interest credited for the six months ending with December 31, 1894.....	1,638 72	
		\$36,533 67
Surplus.....		9,500 48
		<u>\$46,034 15</u>

CASH TRANSACTIONS DURING THE YEAR 1894.

RECEIPTS.

Cash on hand and in banks or trust companies, January 1, 1894, before transactions of the day.....	\$6,537 00
From depositors, not including interest credited.....	68,306 00
From interest on loans, deposits and investments.....	5,654 72
From mortgages.....	5,300 00
From redemption of stocks.....	9,500 00
	<u>\$95,300 00</u>

PAYMENTS.

To depositors, including interest paid to them.....	\$53,330 48
For loans on bonds and mortgages.....	23,150 00
For stocks and bonds purchased, par value, \$6,000; cost, including premiums, commissions, etc.....	6,180 00
For interest (other than interest payments to depositors).....	10 00

WESTCHESTER COUNTY.

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For current expenses of the bank, viz.: Salaries	\$550 00	
For expenses of banking house or rent of banking rooms..	180 00	
For other expenses	327 37	
		<u>\$1,057 37</u>
Cash on hand and in banks or trust companies, December 31, 1894, after transactions of the day		12,651 59
		<u><u>\$95,859 23</u></u>

STATISTICAL INFORMATION.

Number of open accounts, January 1, 1895	768
Number of accounts opened or reopened during the year 1894..	184
Number of accounts closed during the year 1894	90
Total number of deposits received during the year 1894	1,110
Total number of payments to depositors during the year 1894.	576
Amount deposited during the year 1894, not including interest credited for that period	\$68,306 58
Amount withdrawn during the year 1894	52,839 48
Amount of interest credited and paid for the year 1894, viz.:	
July, 1894	\$1,376 97
January, 1895	1,652 72
	<u>3,029 69</u>
Average amount of each account, January 1, 1895	125 88
Largest amount due any one depositor, January 1, 1895, exclu- sive of interest and of any deposits made by order of a court of record or of a surrogate	<u><u>-2,910 27</u></u>

Rate per cent of dividends or interest to depositors during the year 1894, 8½ and 4 per cent.

118. HOME SAVINGS BANK, WHITE PLAINS.

[Railroad avenue; incorporated 1892.]

DAVID CROMWELL, *President.*

HARRY S. HAMILTON, *Secretary.*

TRUSTEES.

STEPHEN W. SMITH,
EDWARD SCHIRMER,
MONMOUTH C. HART,
JAMES H. MORAN,
P. HERBERT NOWILL,
HOWARD T. MONTGOMERY,

HARVEY HUSTED,
ELIJAH C. SNIPPEN,
SAMUEL J. BARNES,
CHARLES P. SHERWOOD,
JEREMIAH T. LOCKWOOD,
ROCKWELL YOUNG,
AARON RADICK.

DAVID CROMWELL,
ALBERT J. YOUNG,
WILLIAM B. TIBBITS,
WM. HUNT GEDNEY,
T. ELLWOOD CARPENTER,
J. THEODOR DOLL,

FINANCIAL.

RESOURCES.

Bonds and mortgages			\$80,050 00
Stock investments, viz.:			
<i>Stocks and bonds.</i>	<i>Cost.</i>	<i>Par value.</i>	<i>Estimated market value.</i>
Cities in this State	\$10,300 00	\$10,000 00	\$10,300 00
Towns in this State	9,721 22	9,721 22	9,721 22
Villages in this State	6,000 00	6,000 00	6,000 00
School district	18,800 00	18,800 00	18,800 00
	<u>\$44,721 22</u>	<u>\$44,521 22</u>	<u>\$44,721 22</u>
Cash on deposit in banks or trust companies			44,721 22
Cash on hand			11,025 46
All other assets, not included above, viz.:			<u>1,889 78</u>
Interest accrued		\$1,184 25	
Furniture and fixtures		287 71	
			<u>1,471 96</u>
			<u><u>\$189,158 87</u></u>

REPORT ON SAVINGS BANKS.

LIABILITIES.

Amount due depositors, viz.:

Principal	\$125,312 75	
Interest credited for the six months ending with December 31, 1894.....	2,043 73	
		\$127,356 48
Surplus.....		1,901 89
		<u>\$129,158 37</u>

CASH TRANSACTIONS DURING THE YEAR 1894.

RECEIPTS.

Cash on hand and in banks or trust companies, January 1, 1894, before transactions of the day....	\$13,188 86
From depositors, not including interest credited	138,609 53
From interest on loans, deposits and investments	4,766 70
From mortgages	6,750 00
From redemption of stocks.....	15,636 84
	<u>\$178,941 75</u>

PAYMENTS.

To depositors, including interest paid to them.....	\$66,074 43
For loans on bonds and mortgages	62,250 00
For stocks and bonds purchased, par value, \$36,821.23; cost, including premiums, commissions, etc	37,031 33
For interest (other than interest payments to depositors).....	108 84
For current expenses of the bank, viz.: Salaries.....	\$100 00
For other expenses.....	189 56
	289 56
Other payments, viz.: Furniture, fixtures, safe, etc	287 71
Cash on hand and in banks or trust companies, December 31, 1894, after transactions of the day.....	12,915 19
	<u>\$178,941 75</u>

STATISTICAL INFORMATION.

Number of open accounts, January 1, 1895	745
Number of accounts opened or reopened during the year 1894	536
Number of accounts closed during the year 1894	203
Total number of deposits received during the year 1894.	1,916
Total number of payments to depositors during the year 1894. .	1,114
Amount deposited during the year 1894, not including interest credited for that period.....	\$138,609 53
Amount withdrawn during the year 1894.....	66,074 43
Amount of interest credited and paid for the year 1894, viz.:	
July, 1894.....	\$1,463 91
January, 1895.....	2,043 73
	3,506 63
Average amount of each account, January 1, 1895.....	184 23
Largest amount due any one depositor, January 1, 1895, exclusive of interest and of any deposits made by order of a court of record or of a surrogate	2,950 00

Rate per cent of dividends or interest to depositors during the year 1894, 4 per cent.

119. PEEKSKILL SAVINGS BANK, PEEKSKILL.

[220 South street; incorporated 1859.]

ILL. JR., President.

SANFORD B. KNAPP, Secretary.

TRUSTEES.

ILL. JR.,
R. KNAPP,
WELLS,
PUGSLEY,
TIGGS,

JAMES HART,
CORNELIUS C. LENT,
JOHN B. WESTBROOK,
HENRY L. ARMSTRONG,
IRA D. STRONG,

WARREN JORDAN,
GEORGE W. DENISE,
FRANK M. DAIN,
J. M. SHIPLEY,
EDWARD E. YOUNG.

FINANCIAL.

RESOURCES.

nd mortgages..... \$1,060,559 70
investments, viz.:

s and bonds.	Cost.	Par value.	Estimated market value.
ates	\$67,106 50	\$52,000 00	\$66,670 00
onnecticut.....	20,260 00	20,000 00	20,000 00
issouri.....	21,430 54	21,100 00	21,760 00
innnesota	20,180 00	20,000 00	21,000 00
ansas	1,672 27	1,600 00	1,656 47
aryland	15,640 73	15,500 00	15,500 00
orth Dakota	53,389 00	50,000 00	54,000 00
outh Dakota	52,863 50	52,500 00	53,750 00
aho.....	23,906 40	22,000 00	23,540 00
Territory.....	6,325 00	5,000 00	6,450 00
riory	10,215 00	10,000 00	10,100 00
ther States.....	19,628 00	18,000 00	19,595 00
his State.....	204,216 85	187,500 00	229,043 00
in this State	20,060 00	20,000 00	20,000 00
his State	77,609 75	76,300 00	78,527 50
his State	123,733 23	125,868 48	129,768 43
strict	19,432 06	19,400 00	19,400 00
	<u>\$762,697 82</u>	<u>\$723,708 53</u>	<u>\$790,760 45</u>

loanel on stocks as authorized by chapter 689, Laws
2..... 10,000 00
house and lot, cost, \$40,539.20; estimated present value,
deposit in banks or trust companies .. 105,866 40
hand..... 23,840 90
r assets, not included above, viz.: Bank books assigned
eral) 1,830 00

st accrued..... \$24,748 74
contract..... 5,500 00
80,248 74

\$2,043,106 19

LIABILITIES.

; due depositors, viz.:

pal \$1,806,485 23
st credited for the six months ending with December
894 33,378 09
\$1,839,863 25
203,243 94
\$2,043,106 19

REPORT ON SAVINGS BANKS.

CASH TRANSACTIONS DURING THE YEAR 1894.

RECEIPTS.

Cash on hand and in banks or trust companies, January 1, 1894, before transactions of the day	\$145,399 49
From depositors, not including interest credited	715,158 63
From interest on loans, deposits and investments	89,422 56
From rents from banking house	675 00
From mortgages	69,493 09
From redemption of stocks	98,189 78
From loans repaid	8,400 00
From all other sources, viz.: Insurance advanced	9 33
	<hr/>
	\$1,126,746 86

PAYMENTS.

To depositors, including interest paid to them	\$700,263 99
For loans on bonds and mortgages	167,057 84
For loans on stocks and other securities	20,230 00
For stocks and bonds purchased, par value, \$93,669.02; cost, including premiums, commissions, etc.	97,866 13
For interest (other than interest payments to depositors)	1,931 03
For current expenses of the bank, viz.: Salaries	\$3,060 80
For expenses of banking house or rent of banking rooms ..	667 77
For other expenses	904 00
	<hr/>
	9,631 77

Other payments, viz.:

Insurance advanced	\$33 33
Profit and loss	26 00
	<hr/>
	59 33

Cash on hand and in banks or trust companies, December 31, 1894, after transactions of the day	129,707 30
	<hr/>
	\$1,126,746 86

STATISTICAL INFORMATION.

Number of open accounts, January 1, 1895	5,154
Number of accounts opened or reopened during the year 1894 ..	766
Total number of accounts closed during the year 1894	618
Total number of deposits received during the year 1894	6,911
Total number of payments to depositors during the year 1894 ..	7,839
Amount deposited during the year 1894, not including interest credited for that period	\$715,158 63
Amount withdrawn during the year 1894	700,263 99
Amount of interest credited and paid for the year 1894, viz.:	
July, 1894	\$31,994 07
January, 1895	33,378 03
	<hr/>
	65,302 09
Average amount of each account, January 1, 1895	356 97
Largest amount due any one depositor, January 1, 1895, exclusive of interest and of any deposits made by order of a court of record or of a surrogate	3,733 56
Number of such accounts which exceeded \$3,000	3

Rate per cent of dividends or interest to depositors during the year 1894, 4 per cent.

120. PEOPLE'S SAVINGS BANK, YONKERS.

[10 and 12 Getty square; incorporated 1866.]

S E. GORTON, *President.*

GEORGE W. COBB, *Treasurer.*

TRUSTEES.

SANDERS,
GORTON,
OUELLE,
BREE,
BARTSHORN,

ROBERT H. NEVILLE,
J. G. P. HOLDEN,
ALONZO P. HAZARD,
ALBERT C. BENEDICT,
CHARLES R. CULVER,

FRANK E. WHEELER,
GEORGE W. COBB,
HALCYON SKINNER,
RICHARD L. CONDON,
ETHELBERT B. EMBREE.

FINANCIAL.

RESOURCES.

nd mortgages \$702,750 00
investments, viz.:

	Cost.	Par value.	Estimated market value.
s and bonds.			
his State	\$100,150 00	\$95,500 00	\$108,775 00
in this State	15,306 25	15,000 00	15,500 00
this State	59,734 30	50,500 00	57,008 50
n this State	107,722 96	104,222 18	108,429 68
strict	129,842 88	122,166 70	130,145 67
	<u>\$413,016 41</u>	<u>\$398,388 88</u>	<u>\$430,552 75</u>

420,552 75

t loaned on stocks as authorized by chapter 689, Laws
2 32,000 00
g house and lot, cost, \$30,808.87; estimated present value,
deposit in banks or trust companies 28,500 00
hand 183,883 27
r assets, not included above, viz.:
10,193 66

st accrued \$10,443 01
258 83
ver National Bank, interest on balances 71 00

10,772 84

\$1,388,651 02

LIABILITIES.

; due depositors, viz.:

pal \$1,340,337 65
st credited for the six months ending with December
894 23,741 77
\$1,272,069 42
66,581 60
\$1,388,651 02

CASH TRANSACTIONS DURING THE YEAR 1894.

RECEIPTS.

hand and in banks or trust companies, January 1, 1894,
transactions of the day \$101,118 84
positors, not including interest credited 468,909 27
terest on loans, deposits and investments 54,648 51

REPORT ON SAVINGS BANKS.

From rents from banking house.....	\$1,150 10
From mortgages	33,350 00
From redemption of stocks	19,548 05
From loans repaid.	53,900 00
From all other sources, viz.: Real estate sold.....	16,516 80
	<hr/>
	\$749,039 57
	<hr/>

PAYMENTS.

To depositors, including interest paid to them.....	\$400,723 03
For loans on bonds and mortgages.....	64,800 00
For loans on stocks and other securities.....	78,400 00
For stocks and bonds purchased, par value, \$51,800; cost, including premiums, commissions, etc.....	54,205 87
For interest (other than interest payments to depositors).....	306 96
For current expenses of the bank, viz.: Salaries	\$4,924 00
For expenses of banking house or rent of banking rooms..	757 17
For other expenses.....	734 65
	<hr/>
	6,415 88
For taxes on real estate, except banking house.....	304 40
For repairs and other incidental expenses on real estate, except banking house.....	307 55
Cash on hand and in banks or trust companies, December 31, 1894, after transactions of the day.....	144,075 93
	<hr/>
	\$749,039 57
	<hr/>

STATISTICAL INFORMATION.

Number of open accounts, January 1, 1895	4,434
Number of accounts opened or reopened during the year 1894.....	1,830
Number of accounts closed during the year 1894.....	1,086
Total number of deposits received during the year 1894	6,973
Total number of payments to depositors during the year 1894..	5,040
Amount deposited during the year 1894, not including interest credited for that period	\$468,909 27
Amount withdrawn during the year 1894	400,723 52
Amount of interest credited and paid for the year 1894, viz.:	
July, 1894.....	\$20,870 65
January, 1895.....	22,741 77
	<hr/>
	43,612 43
Average amount of each account, January 1, 1895.....	286 88
Largest amount due any one depositor, January 1, 1895, exclu- sive of interest and of any deposits made by order of a court of record or of a surrogate.....	3,000 00
	<hr/>

Rate per cent of dividends or interest to depositors during the year 1894, 3 and 4 per cent.

121. PORT CHESTER SAVINGS BANK, PORT CHESTER.

[Corner North Main and Willett streets; incorporated 1865.]

WILLIAM P. ABENDROTH, *President.*

HERMAN L. MARSHALL, *Cashier.*

TRUSTEES.

J. P. ABENDROTH,
NIEL STRANG,
IN VOORHIS,
THOMAS B. PECK,
IN MILLER,

SAMUEL K. SATTERLEE,
E. F. MATTHEWS,
JOHN F. MILLS,
WILLIAM RYAN,
ELLWOOD BURDSALL,
MAURICE DILLON.

JOHN E. MARSHALL,
GEO. E. WILCOX,
SAMUEL W. JOHNSON,
EDWIN F. STUDWELL,
H. L. MARSHALL,

FINANCIAL.

RESOURCES.

Real estate and mortgages..... \$382,203 00

Stock investments, viz.:

<i>Stocks and bonds.</i>	<i>Cost.</i>	<i>Par value.</i>	<i>Estimated market value.</i>
United States.....	\$90,546 88	\$75,000 00	\$85,512 50
Bonds in other States.....	31,800 00	30,000 00	32,400 00
Bonds in this State.....	254,863 00	245,000 00	254,800 00
Stocks in this State.....	65,023 81	62,822 10	62,594 04
Bonds in this State.....	68,815 50	66,745 07	68,535 00
Tool district.....	30,740 00	30,000 00	30,400 00
	<u>\$341,788 69</u>	<u>\$512,567 10</u>	<u>\$534,221 54</u>

534,221 54

Banking house and lot, cost, \$44,082.06; estimated present value,

39,764 17

Cash on deposit in banks or trust companies.....

77,100 87

Cash on hand.....

6,511 84

and all other assets, not included above, viz.: Interest accrued...

10,614 60

\$1,051,115 52

LIABILITIES.

Amount due depositors, viz.:

Principal.....	\$939,198 06
Interest credited for the six months ending with December 31, 1894.....	14,729 15
	<u>\$953,927 81</u>
Surplus.....	97,187 71

\$1,051,115 52

CASH TRANSACTIONS DURING THE YEAR 1894.

RECEIPTS.

Cash on hand and in banks or trust companies, January 1, 1894,	
before transactions of the day.....	\$62,626 95
From depositors, not including interest credited.....	348,278 32
From interest on loans, deposits and investments.....	37,644 65
From mortgages.....	42,140 00
From redemption of stocks.....	54,898 00
From all other sources, viz.:	

Insurance premiums advanced.....	\$127 40
Old furniture and flagging sold.....	39 80
	<u>167 80</u>

\$545,750 22

PAYMENTS.

To depositors, including interest paid to them.....	\$395,002 85
For loans on bonds and mortgages.....	16,300 00
For stocks and bonds purchased, par value, \$34,612.10; cost, including premiums, commissions, etc.....	38,924 60

REPORT ON SAVINGS BANKS.

For current expenses of the bank, viz.: Salaries.....	\$4,300 00	
For expenses of banking house or rent of banking rooms.....	354 21	
For other expenses.....	1,013 37	
		\$5,667 58
Other payments, viz.:		
Insurance premiums advanced	\$127 40	
Balance on account of construction of banking house.....	5,715 58	
		5,843 98
Cash on hand and in banks or trust companies, December 31, 1894, after transactions of the day		83,613 21
		<u>\$545,750 22</u>

STATISTICAL INFORMATION.

Number of open accounts, January 1, 1895.....	3,944
Number of accounts opened or reopened during the year 1894.....	798
Number of accounts closed during the year 1894.....	639
Total number of deposits received during the year 1894.....	5,391
Total number of payments to depositors during the year 1894..	4,787
Amount deposited during the year 1894, not including interest credited for that period	\$348,273 33
Amount withdrawn during the year 1894.....	395,403 85
Amount of interest credited and paid for the year 1894, viz.:	
July, 1894.....	\$14,661 01
January, 1895.....	14,729 15
	29,390 16
Average amount of each account, January 1, 1895.....	241 87
Largest amount due any one depositor, January 1, 1895, exclusive of interest and of any deposits made by order of a court of record or of a surrogate	3,108 28

Rate per cent of dividends or interest to depositors during the year 1894,
3½ per cent.

122. SING SING SAVINGS BANK, SING SING.

[Incorporated 1834.]

STEPHEN M. SHERWOOD, *President.*

ISAAC B. NOXON, *Secretary.*

TRUSTEES.

JOHN HOAG,
GILBERT M. TODD,
AARON L. YOUNG,
THEO. HENRY CALAM,

DANIEL D. MANGAM,
STEPHEN M. SHERWOOD,
WILLIAM H. HELM,
ISAAC B. NOXON,

HENRY C. NELSON,
C. TOWNSEND YOUNG,
ISAAC SECOR,
ANTHONY B. MURRAY.

FINANCIAL.

RESOURCES.

Bonds and mortgages.....			\$376,328 00
Stock investments, viz.:			
<i>Stocks and bonds.</i>	<i>Cost.</i>	<i>Par value.</i>	<i>Estimated market value.</i>
United States	\$77,120 00	\$80,000 00	\$91,300 00
District of Columbia	10,373 40	10,000 00	10,300 00
Cities in this State	228,098 59	230,000 00	226,321 00
Counties in this State.....	50,000 00	50,000 00	50,000 00
Towns in this State	100,779 07	93,000 00	103,746 00
Villages in this State.....	51,600 00	50,000 00	53,300 00
	<u>\$581,870 06</u>	<u>\$543,000 00</u>	<u>\$633,475 00</u>
			633,475 00

WESTCHESTER COUNTY.

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Banking lot, cost, \$8,000; estimated present value.....	\$6,000 00
Cash on deposit in banks or trust companies.....	68,219 08
All other assets, not included above, viz.: Interest accrued...	80,520 05
	<u>\$1,614,542 18</u>

LIABILITIES.

Amount due depositors, viz.:

Principal	\$1,359,342 02	
Interest credited for the six months ending with December 31, 1894	25,753 33	\$1,385,095 35
Surplus		<u>229,446 78</u>
		<u>\$1,614,542 18</u>

CASH TRANSACTIONS DURING THE YEAR 1894.

RECEIPTS.

Cash on hand and in banks or trust companies, January 1, 1894, before transactions of the day	\$45,840 70
From depositors, not including interest credited.....	875,825 81
From interest on loans, deposits and investments.	69,450 59
From mortgages.....	61,597 00
From redemption of stocks.....	54,000 00
From all other sources, viz.:	
Insurance advanced, repaid.....	\$55 41
Sundries credited to profit and loss	185 48
	<u>190 89</u>
	<u>\$605,904 99</u>

PAYMENTS.

To depositors, including interest paid to them.....	\$419,480 00
For loans on bonds and mortgages.....	62,000 00
For stocks and bonds purchased, par value, \$50,000; cost, including premiums, commissions, etc.	50,000 00
For interest (other than interest payments to depositors).....	540 16
For current expenses of the bank, viz.: Salaries	\$4,470 00
For expenses of banking house or rent of banking rooms..	600 00
For other expenses.....	459 81
	<u>5,509 81</u>
For taxes on real estate, except banking house.....	45 53
Other payments, viz.: Insurance premium advanced.....	110 41
Cash on hand and in banks or trust companies, December 31, 1894, after transactions of the day.....	68,219 08
	<u>\$605,904 99</u>

STATISTICAL INFORMATION.

Number of open accounts, January 1, 1895.....	2,492
Number of accounts opened or reopened during the year 1894..	423
Number of accounts closed during the year 1894.....	475
Total number of deposits received during the year 1894.....	8,517
Total number of payments to depositors during the year 1894..	8,187
Amount deposited during the year 1894, not including interest credited for that period	\$875,825 81
Amount withdrawn during the year 1894.....	\$419,480 00

REPORT ON SAVINGS BANKS.

Amount of interest credited and paid for the year 1894, viz.:

July, 1894	\$25,349 70	
January, 1895	25,753 33	
		\$51,103 03
Average amount of each account, January 1, 1895		399 45
Largest amount due any one depositor, January 1, 1895, exclusive of interest and of any deposits made by order of a court of record or of a surrogate		6,076 03
Number of such accounts which exceeded \$3,000		11

Rate per cent of dividends or interest to depositors during the year 1894.
4 per cent.123. UNION SAVINGS BANK OF WESTCHESTER COUNTY,
MAMARONECK.

[Main street; incorporated 1887.]

BRADFORD RHODES, *President*.THOMAS J. MEIGHAN, *Secretary*.

TRUSTEES.

BRADFORD RHODES,
MATHIAS BANTA,
SAMUEL G. PURDY,
THOMAS J. MEIGHAN,
JONATHAN CARPENTER,WILLIAM H. STILES,
THOMAS HALSTEAD,
DENNIS C. GATELY,
RICHARD C. CORNELL,
SPENCER H. CONE,THOMAS BREWER,
JOSEPH McLAUGHLIN,
WILLIAM A. BOYD,
DAVID F. BRITT,
REUBEN G. BREWER.

FINANCIAL.

RESOURCES.

Bonds and mortgages .. \$99,550 00
Stock investments, viz.:

<i>Stocks and bonds.</i>	<i>Cost.</i>	<i>Par value.</i>	<i>Estimated market value.</i>
Towns in this State	\$26,761 26	\$26,501 28	\$26,501 28
School district	26,564 85	26,000 00	26,476 25
	<u>\$53,326 11</u>	<u>\$52,501 28</u>	<u>\$52,977 51</u>

Cash on deposit in banks or trust companies 52,979 51

Cash on hand 34,065 31

All other assets, not included above, viz.:

Interest accrued	\$1,788 43
Furniture and fixtures	1,968 76
	<u>3,757 17</u>

\$192,863 18

LIABILITIES.

Amount due depositors, viz.:

Principal	\$180,459 16
Interest credited for the six months ending with December 31, 1894	2,394 23
	<u>\$182,758 39</u>
Surplus	10,108 79
	<u>\$192,863 18</u>

WESTCHESTER COUNTY.

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CASH TRANSACTIONS DURING THE YEAR 1894.

RECEIPTS.

On hand and in banks or trust companies, January 1, 1894,	
Transactions of the day.....	\$20,075 08
Depositors, not including interest credited.....	149,547 92
Interest on loans, deposits and investments.....	8,486 24
Dividends from banking house.....	240 00
Mortgages.....	7,900 00
Redemption of stocks.....	19,760 00
	<hr/>
	\$206,009 24
	<hr/>

PAYMENTS.

Payments to depositors, including interest paid to them	\$136,768 58
Payments on bonds and mortgages	4,800 00
Stocks and bonds purchased, par value, \$25,448.80; cost, including premiums, commissions, etc.....	25,448 80
Interest (other than interest payments to depositors)	110 98
Current expenses of the bank, viz.: Salaries.....	\$1,372 50
Expenses of banking house or rent of banking rooms ..	250 00
Other expenses.....	312 98
	<hr/>
	2,085 43
Payments, viz.: Furniture and fixtures account.....	250 00
On hand and in banks or trust companies, December 31, after transactions of the day.....	36,595 50
	<hr/>
	\$206,009 24
	<hr/>

STATISTICAL INFORMATION.

Number of open accounts, January 1, 1895	1,069
Number of accounts opened or reopened during the year 1894.....	274
Number of accounts closed during the year 1894.....	198
Number of deposits received during the year 1894	2,111
Number of payments to depositors during the year 1894 ..	2,352
Amount deposited during the year 1894, not including interest paid for that period.....	\$149,547 92
Amount withdrawn during the year 1894	136,768 58
Amount of interest credited and paid for the year 1894, viz.:	
1894.....	\$2,122 58
January, 1895.....	2,294 23
	<hr/>
	4,416 81
Amount of each account, January 1, 1895.....	170 96
Amount due any one depositor, January 1, 1895, exclusive of interest and of any deposits made by order of a court or of a surrogate.....	8,152 15
Number of such accounts which exceeded \$3,000.....	1
	<hr/>

Percent of dividends or interest to depositors during the year 1894, 3 1/4 per cent.

124. WESTCHESTER COUNTY SAVINGS BANK, TARRYTOWN.

[Corner Broadway and Main streets ; incorporated 1853.]

BENSON FERRIS, *President.*ELMORE T. WILLSEN, *Secretary.*

TRUSTEES.

BENSON FERRIS,
ISAIAH WASHBURN,
LUCIUS T. YALE,
ELIAS MANN,RICHARD B. COUTANT,
GEORGE SILVER,
ABRAHAM A. COLES,
GEORGE B. NEWTON,MOSES W. TAYLOR,
DAVID SILVER,
WILLIAM A. BURNHAM,
EUGENE BARNES.

FINANCIAL.

RESOURCES.

Bonds and mortgages.....	\$675,878 00
Stock investments, viz.:	

<i>Stocks and bonds.</i>	<i>Cost.</i>	<i>Par value.</i>	<i>Estimated market value.</i>
United States.....	\$104,987 50	\$1 0,000 00	\$112,000 00
District of Columbia.....	48,100 00	50,000 00	56,000 00
State of Ohio.....	71,544 00	70,000 00	70,000 00
Cities in this State.....	279,968 10	268,500 00	293,715 00
Counties in this State.....	10,000 00	10,000 00	10,100 00
Towns in this State.....	94,068 00	91,500 00	93,260 00
Villages in this State.....	300,229 75	281,000 00	288,360 00
School district.....	14,407 90	14,400 00	14,444 00
	<u>\$923,896 25</u>	<u>\$685,900 00</u>	<u>\$937,919 00</u>

937,979 00

Amount loaned on stocks as authorized by chapter 689, Laws of 1892	2,000 00
Banking house and lot, cost, \$8,855; estimated present value....	6,000 00
Other real estate, cost, \$7,000; estimated present value.....	7,000 00
Cash on deposit in banks or trust companies.....	120,067 24
Cash on hand.....	20,247 55

All other assets, not included above, viz.:

Interest accrued	\$23,132 51
Land contracts, etc	2,246 00
	<u>25,378 55</u>

\$1,794,550 14

LIABILITIES.

Amount due depositors, viz.:

Principal	\$1,565,676 86
Interest credited for the six months ending with December 31, 1894	28,776 29
	<u>\$1,594,453 15</u>
Surplus	200,096 99
	<u>\$1,794,550 14</u>

CASH TRANSACTIONS DURING THE YEAR 1894.

RECEIPTS.

Cash on hand and in banks or trust companies, January 1, 1894, before transactions of the day.....	\$153,563 05
From depositors, not including interest credited	594,410 16
From interest on loans, deposits and investments.....	78,953 28

WESTCHESTER COUNTY.

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From rents from other real estate.....	\$420 00
From mortgages	53,650 00
From redemption of stocks	51,850 00
From loans repaid.....	1,100 00
	<hr/>
	\$938,975 49
	<hr/>

PAYMENTS.

To depositors, including interest paid to them.....	\$550,219 15
For loans on bonds and mortgages.....	109,700 00
For stocks and bonds purchased, par value, \$125,550; cost, including premiums, commissions, etc.....	127,017 50
For current expenses of the bank, viz.: Salaries	\$4,800 00
For expenses of banking house or rent of banking rooms..	102 72
For other expenses.....	902 43
	<hr/>
	5,805 15
For taxes on real estate, except banking house.....	68 01
For repairs and other incidental expenses on real estate, except banking house.....	24 83
Other payments, viz : Interest accrued on bonds	826 76
Cash on hand and in banks or trust companies, December 31, 1894, after transactions of the day.....	140,814 59
	<hr/>
	\$938,975 49
	<hr/>

STATISTICAL INFORMATION.

Number of open accounts, January 1, 1895.....	3,887
Number of accounts opened or reopened during the year 1894..	555
Number of accounts closed during the year 1894.....	440
Total number of deposits received during the year 1894.....	4,543
Total number of payments to depositors during the year 1894.	4,594
Amount deposited during the year 1894, not including interest credited for that period.....	\$594,410 16
Amount withdrawn during the year 1894.....	550,219 15
Amount of interest credited and paid for the year 1894, viz.:	
July, 1894.....	\$37,737 11
January, 1895.....	28,776 29
	<hr/>
	56,513 40
Average amount of each account, January 1, 1895	402 48
Largest amount due any one depositor, January 1, 1895, exclu- sive of interest and of any deposits made by order of a court of record or of a surrogate	5,639 78
Number of such accounts which exceeded \$3,000.....	11
	<hr/>

Rate per cent of dividends or interest to depositors during the year 1894,
1 per cent.

125. YONKERS SAVINGS BANK, YONKERS.

[16 South Broadway; incorporated 1854.]

ROBERT P. GETTY, *President*.LYMAN COBB, Jr., *Cashier*.

TRUSTEES.

ROBERT P. GETTY,
J. HENRY WILLIAMS,
JACOB READ,
S. EMMET GETTY,
S. H. THAYER,
H. J. ANDRUS,

S. FRANCIS QUICK,
JOSEPH A. LOCKWOOD,
JAMES H. WELLER,
FRED. VON STORCH,
WILLIAM A. THORNE,

LEANDER READ,
ROBERT L. STEWART,
RUDOLPH EICHMEYER, Jr.,
JOHN EYLER,
ALBERT L. SKINNER,
WALTER H. PADDOCK.

FINANCIAL.

RESOURCES.

Bonds and mortgages..... \$1,078,817 50
Stock investments, viz.:

<i>Stocks and bonds.</i>	Cost.	Par value.	Estimated market value.	
United States	\$289,061 61	\$250,000 00	\$283,500 00	
Cities in this State	668,181 21	647,422 81	700,242 81	
Counties in this State	101,090 00	101,000 00	101,000 00	
Towns in this State	33,006 66	32,000 00	32,300 00	
Villages in this State	120,420 33	117,000 00	123,260 00	
School district	19,758 20	18,000 00	19,350 00	
	<u>\$1,231,498 01</u>	<u>\$1,165,422 81</u>	<u>\$1,259,352 81</u>	1,259,352 81

Banking house and lot, cost, \$59,538.04; estimated present value 85,500 00
Other real estate, cost, \$25,364.88; estimated present value 25,033 57
Cash on deposit in banks or trust companies 94,299 08
Cash on hand 16,570 24
All other assets, not included above, viz.:

Interest accrued	\$33,005 46	
Rents accrued	50 00	
	<u>28,055 46</u>	
		<u>\$2,583,426 00</u>

LIABILITIES.

Amount due depositors, viz.:

Principal.....	\$2,291,496 73	
Interest credited for the six months ending with December 31, 1894.....	49,194 16	
		<u>\$2,333,692 89</u>
Surplus		198,735 71
		<u>\$2,532,428 60</u>

CASH TRANSACTIONS DURING THE YEAR 1894.

RECEIPTS.

Cash on hand and in banks or trust companies, January 1, 1894, before transactions of the day.....	\$100,163 31
From depositors, not including interest credited	629,614 48
From interest on loans, deposits and investments	104,655 61
From rents from banking house.....	1,100 00
From mortgages	128,251 06
From redemption of stocks	209,800 00
	<u>\$1,173,583 45</u>

WESTCHESTER COUNTY.

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PAYMENTS.

To depositors, including interest paid to them	\$569,106 57
For loans on bonds and mortgages	205,869 30
For stocks and bonds purchased, par value, \$249,000; cost, including premiums, commissions, etc.....	252,688 78
For current expenses of the bank, viz.: Salaries.....	\$8,360 00
For expenses of banking house or rent of banking rooms..	1,515 74
For other expenses.....	1,248 54
	11,124 28
For real estate acquired by foreclosure, or in settlement of debts due the bank	24,420 77
For taxes on real estate, except banking house	9 49
Cash on hand and in banks or trust companies, December 31, 1894, after transactions of the day.....	110,669 26
	<u>\$1,173,888 45</u>

STATISTICAL INFORMATION.

Number of open accounts, January 1, 1895.....	8,877
Number of accounts opened or reopened during the year 1894..	990
Number of accounts closed during the year 1894.....	609
Total number of deposits received during the year 1894.....	10,168
Total number of payments to depositors during the year 1894..	8,720
Amount deposited during the year 1894, not including interest credited for that period ..	\$629,614 48
Amount withdrawn during the year 1894..	569,106 57
Amount of interest credited and paid for the year 1894, viz.:	
July, 1894.....	\$40,388 16
January, 1895	42,191 16
	82,577 32
Average amount of each account, January 1, 1895	262 87
Largest amount due any one depositor, January 1, 1895, exclusive of interest and of any deposits made by order of a court of record or of a surrogate.....	8,000 00

Rate per cent of dividends or interest to depositors during the year 1894,
and 4 per cent.

REPORT ON SAVINGS BANKS.

Statement of the Condition of the Savings Banks of the State of New York on the morning of July 1, 1894.

NAME.	Total resources, July 1, 1894.	Due depositors, July 1, 1894.	Other liabilities, July 1, 1894.	Surplus, July 1, 1894.	Open accounts, July 1, 1894.	Accounts opened during the year ending with June 30, 1894.	Accounts closed during the year ending with June 30, 1894.	Deposits received during the year ending with June 30, 1894, not including interest credited.	Amount withdrawn during the year ending with June 30, 1894.	Amount of interest credited and paid for year ending with June 30, 1894.	Current expenses of the banks during year ending June 30, 1894.
ALBANY COUNTY.											
Albany City Savings Inst'n.	\$2,316,346 69	\$2,323,300 01	.....	\$103,046 68	8,943	566	675	\$519,796 05	\$97,505 53	\$85,280 19	\$7,518 99
Albany Exchange Sav. Bank.	1,011,853 54	9,301,068 14	25,000 00	156,453 15	1,639	1,553	1,296	1,377,043 44	1,393,257 54	11,393 03	15,537 25
Albany Savings Bank.	1,010,892 12	3,301,068 91	30,587 00	156,453 15	1,639	1,553	1,296	1,377,043 44	1,393,257 54	11,393 03	15,537 25
Albany Savings Institution.	17,823,707 53	12,556,878 21	.....	3,266,829 32	27,879	5,229	4,826	4,089,267 21	4,491,109 54	264,746 15	48,948 09
Home Savings Bank, Albany.	1,568,066 15	1,449,419 42	104 24	116,542 49	701	701	941	401,350 83	492,131 55	52,463 97	5,685 56
Mechanics and Farmers' Sav.	1,298,926 13	1,217,703 54	1,022 25	70,300 34	2,513	566	607	433,309 40	537,469 68	44,109 75	5,789 68
Truys Bank, Albany.	2,193,695 52	1,818,580 48	16,821 87	398,283 17	4,698	840	679	473,465 09	411,105 66	64,812 69	6,778 54
Wheeler's Sav. B'k, Colosse.	671,047 94	633,855 56	.....	37,192 40	1,404	349	818	168,551 60	210,280 34	22,790 26	2,795 65
National Sav. Bank, Albany.	7,450,735 02	6,636,160 42	.....	814,574 60	10,046	8,074	3,042	2,152,229 52	2,315,046 76	240,767 52	15,265 85
Total.	\$38,231,497 60	\$35,967,772 51	\$53,315 59	\$4,210,409 70	62,029	13,987	12,764	\$9,949,625 88	\$10,799,685 09	\$1,295,265 12	\$68,831 17
BROOK COUNTY.											
Brookhampton Savings Bank.	\$1,594,070 20	\$1,455,592 70	.....	\$126,487 50	7,015	921	1,266	\$711,579 67	\$810,479 26	\$46,813 56	\$10,018 99
Chenango Valley Sav. Bank.	949,732 69	882,465 56	.....	67,267 11	7,955	885	891	322,913 29	483,010 91	29,992 99	5,441 99
Total.	\$2,533,802 89	\$2,338,058 26	.....	\$193,754 61	14,970	1,816	2,157	\$1,034,792 96	\$1,293,490 17	\$76,806 55	\$15,460 98
CAYUGA COUNTY.											
Auburn Savings Bank.	\$2,304,540 81	\$2,011,962 99	.....	\$292,577 82	7,899	1,192	1,678	\$774,788 15	\$1,009,194 28	\$67,312 54	\$11,685 15
Cayuga Co. Sav. B'k, Auburn.	1,181,923 87	1,065,465 56	.....	116,458 29	4,517	601	725	716,150 57	835,865 50	34,645 09	6,924 09
Total.	\$3,486,464 68	\$3,077,428 57	.....	\$409,036 11	12,476	1,793	2,403	\$1,490,938 72	\$1,845,049 53	\$101,958 23	\$18,769 94
CHENANGO COUNTY.											
Elmira Savings Bank.	\$68,974 56	\$65,780 61	.....	\$1,193 95	664	121	42	\$12,265 84	\$69,539 65	\$67 00	\$2,318 71
COLUMBIA COUNTY.											
Hudson City Sav. Institution.	\$1,429,720 64	\$2,166,458 84	.....	\$268,261 80	6,610	935	1,346	\$454,049 65	\$649,769 02	\$70,364 89	\$9,085 75
CORTLAND COUNTY.											
Cortland Savings Bank.	\$669,224 57	\$984,991 18	\$74,235 39	4,665	1,467	1,429	\$357,350 00	\$661,656 94	\$32,265 84	\$5,941 57

* Error in proof of deposits, 68 cents.

SEMI-ANNUAL STATEMENT.

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Putnam County.									
Flatbush Savings Institution	\$102,693 64	\$174,707 14	\$49 00	648 50	108 76	43,087 88	16,361 07	9,900 00	5,504 24
Mattewan Savings Bank	131,702 71	121,436 53	945 79	530	108	43,087 88	16,361 07	9,900 00	5,504 24
Mechanics' Savings Bank	1,402,156 97	1,281,644 12	8,544 29	3,835	394	270,222 37	96,450 19	48,962 90	1,480 68
Fawcett-on-the-Hudson	308,089 94	276,642 53	430 00	1,123	136	77,718 09	26,388 57	13,904 09	2,885 57
Putnam Savings Bank	7,971,476 76	7,041,251 83	430 00	17,524	1,884	1,940,362 36	92,841 14	14,546 59	1,976 50
Putnam Savings Bank	489,456 90	434,181 60	.....	1,562	201	78,367 34	26,388 57	13,904 09	2,885 57
Wappingers Falls	308,603 61	261,297 19	2,500 00	1,035	138	83,562 24	102,654 24	9,672 70	1,976 50
Total	\$10,845,388 95	\$9,291,980 97	\$12,465 01	25,302	2,973	\$1,911,480 99	\$2,466,190 44	\$356,135 90	\$26,065 45
SELE COUNTY.									
Buffalo Savings Bank	\$12,205,764 28	\$10,814,519 80	.....	26,368	4,089	\$5,475,154 91	\$4,547,642 88	\$991,622 59	\$68,124 88
Empire State Sav. Bk. of Buff.	815,407 39	774,541 47	.....	3,066	493	144,923 28	274,657 80	30,217 06	8,879 59
Empire State Sav. Bk. of Buffalo	19,042,133 09	16,514,981 52	.....	42,737	11,230	9,471,969 79	9,254,659 71	216,309 08	96,905 55
Western Sav. Bank, Buffalo	\$3,761,860 04	\$3,405,721 38	.....	7,126	1,132	1,523,478 58	2,147,907 35	130,126 54	15,620 56
Total	\$35,825,254 80	\$31,049,163 47	.....	79,347	17,423	\$13,514,569 51	\$16,204,767 87	\$1,160,875 10	\$156,883 61
FULTON COUNTY.									
Ful. Co. Sav. Bk., Johnstown	\$61,068 27	\$58,990 11	\$276 11	639	204	\$44,599 99	\$49,205 21	\$1,457 56	\$187 84
GREENE COUNTY.									
Catskill Savings Bank	\$1,068,806 13	\$908,264 47	.....	3,060	570	\$281,735 17	\$291,435 48	\$25,310 68	\$4,072 05
JEFFERSON COUNTY.									
Carthage Savings Bank, The	\$57,066 06	\$35,830 94	.....	631	131	\$23,419 84	\$26,803 64	\$3,101 37	\$469 06
Jeff. Co. Sav. Bk., Watertown	2,225,462 12	1,992,960 85	.....	10,404	2,047	\$62,712 14	\$59,046 97	\$6,966 66	7,554 18
Watertown Savings Bank	11,944 94	11,357 84	\$607 10	70	76	12,499 99	1,239 75	134 70	516 26
Total	\$2,328,473 12	\$2,060,228 56	\$607 10	11,105	2,254	\$87,831 97	\$1,017,080 36	\$70,223 73	\$8,539 45
KINGS COUNTY.									
Brevort Sav. Bk., Brooklyn	\$217,453 21	\$214,679 81	.....	1,792	959	\$198,689 92	\$97,100 96	\$5,010 72	\$2,011 84
Brooklyn Savings Bank	81,085,730 90	26,325,302 40	.....	53,069	8,179	7,442,088 45	953,535 55	\$3,438 27	\$3,438 27
Bushwick Sav. Bk., Brooklyn	669,402 35	649,402 35	.....	2,321	9,946	337,706 08	21,537 70	3,951 67	3,951 67
City Savings Bk. of Brooklyn	421,368 13	408,063 09	.....	2,456	7,000	263,222 71	12,256 94	8,800 75	8,800 75
Dime Sav. Bk. of Brooklyn	19,944,720 01	18,311,017 91	.....	55,429	7,684	6,425,720 96	671,473 96	74,587 52	74,587 52
Dime Sav. Bk. of Williamsburgh	2,164,721 55	1,972,563 94	.....	9,100	1,862	725,390 69	65,497 40	12,173 73	12,173 73
East Brooklyn Savings Bank	2,330,215 49	2,164,721 55	.....	1,862	1,862	725,390 69	65,497 40	12,173 73	12,173 73
Germania Sav. Bk. of Brooklyn	330,311 42	736,496 53	6,500 00	3,321	732	814,212 47	367,864 57	24,244 64	4,725 02
Co. Brooklyn	2,689,021 21	2,488,979 81	7,470 89	7,902	1,151	832,215 80	1,013,246 84	90,979 61	21,964 20
German Sav. Bk. of Brooklyn	8,415,436 55	8,112,280 80	24,120 17	12,949	2,383	1,571,813 36	106,242 21	17,249 43	17,249 43
Greenpoint Sav. Bk. of Brooklyn	2,765,950 12	2,445,627 70	.....	8,886	1,683	1,043,244 44	1,283,263 77	85,708 64	16,469 89
Kings County Sav. Institution	5,132,888 94	4,672,765 23	950 00	1,170	1,264	1,111,031 85	151,660 98	15,101 99	15,101 99
South Brooklyn Sav. Inst.	13,663,067 33	12,060,945 62	.....	76,946	8,625	2,895,363 20	3,665,062 19	445,507 46	44,507 46
Williamsburgh Sav. Bk., Brooklyn	38,573,301 59	25,304,144 41	8,400 00	27,946	8,172	6,750,373 97	9,944,506 14	910,788 94	64,178 98
Total	\$119,650,015 59	\$104,016,091 56	\$42,441 06	276,760	40,546	\$28,217,138 92	\$35,919,854 71	\$3,905,360 70	\$356,033 68
MADISON COUNTY.									
Oneida Savings Bank, Oneida	\$855,063 91	\$841,908 29	\$1,901 35	3,496	880	\$345,435 44	\$407,388 47	\$27,910 84	\$4,471 88

*** Error in proof of deposits, 20 cents. *** Error in proof of deposits, 50 cents. *** New bank and not included in proof. + Error in open accounts, 1.

Statement of the Condition of the Savings Banks of the State of New York, July 1, 1894 — (Continued).

NAME.	Total resources, July 1, 1894.	Due depositors, July 1, 1894.	Other liabilities, July 1, 1894.	Surplus, July 1, 1894.	Open accounts, July 1, 1894.	Accounts opened during the year ending with June 30, 1894.	Accounts closed during the year ending with June 30, 1894.	Deposits received during the year ending with June 30, 1894, not including interest credited.	Amount withdrawn during the year ending with June 30, 1894.	Amount of interest credited and paid for year ending with June 30, 1894.	Current expenses of the banks during year ending June 30, 1894.
MONROE COUNTY.											
East Side Sav. Bk., Rochester	\$2,712,731.34	\$2,596,725.22	\$8,000.00	\$198,006.82	6,225	1,738	1,738	\$1,159,826.04	\$1,505,180.05	\$98,723.50	\$19,889.60
First Nat. Sav. Bk., Rochester	1,038,652.80	1,038,652.80	5,288.54	313,647.00	3,321	1,854	1,854	877,714.76	1,075,385.15	61,855.39	13,301.43
Metropolitan Sav. Bk., Rochester	9,253,949.48	7,844,076.40	27,152.63	1,382,717.45	15,667	3,324	3,324	2,778,563.81	9,265,764.36	298,469.43	34,762.31
Rochester Savings Bank	15,121,086.34	13,598,582.04	50,513.46	1,472,990.84	31,534	7,096	7,096	4,297,652.62	5,067,746.78	569,517.55	53,060.31
Total	\$29,026,403.96	\$25,678,772.22	\$90,967.63	\$3,256,664.11	56,747	12,642	12,642	\$9,243,686.75	\$11,234,076.34	\$966,545.93	\$120,513.65
MONTGOMERY COUNTY.											
Amsterdam Savings Bank	\$566,535.54	\$544,800.72	\$153.99	\$21,475.83	4,007	851	1,172	\$303,024.61	\$351,419.10	\$15,708.27	\$2,813.81
New York County.											
American Savings Bank	\$778,510.88	\$744,187.59	\$300.00	\$33,923.29	2,705	658	674	\$234,241.93	\$245,825.95	\$30,763.84	\$5,315.02
Bank for Savings in the City of N. Y.	54,784,703.48	47,075,284.34	.....	8,715,818.98	12,145	19,665	15,483	6,960,792.87	10,782,431.48	1,539,282.61	98,315.41
Bowery Savings Institution	9,713,515.85	49,927,284.34	.....	8,715,818.98	103,120	13,625	13,483	6,960,792.87	10,782,431.48	1,539,282.61	108,372.43
City of New York Savings Bank	12,032,617.29	10,615,213.42	.....	1,389,404.87	28,851	6,005	5,677	3,148,875.04	4,401,751.40	175,227.85	15,840.13
Citizens Savings Bank	12,131,115.54	123,875.06	.....	1,899,448.37	2,010	6,695	8,233	3,148,875.04	4,401,751.40	175,227.85	52,564.14
Dry Dock Savings Institution	19,490,904.39	17,681,580.62	.....	1,809,373.77	48,795	10,596	12,981	4,771,155.73	103,687.17	3,323.56	1,998.97
East River Sav. Institution	12,790,198.93	10,698,018.15	.....	2,132,185.78	16,856	2,063	2,299	2,747,156.42	8,159,183.92	886,272.89	54,266.74
Emigrant Industrial Sav. Bk.	51,413,559.04	44,136,170.17	.....	7,471,688.87	72,768	13,622	13,622	12,039,253.80	19,411,759.25	1,585,455.89	27,889.69
Excelsior Savings Bank	1,446,179.93	4,124,649.53	.....	640,671.83	28,490	4,639	5,046	2,875,045.28	2,599,766.94	180,748.22	13,043.72
Franklin Savings Bank	34,349,434.64	31,296,452.65	.....	3,122,941.99	81,007	15,384	14,860	9,217,250.65	10,382,938.35	1,101,281.85	28,162.62
German Sav. Club, N. Y.	31,166,399.68	27,511,729.80	877.67	3,653,729.21	67,381	12,364	6,998	7,090,015.17	6,421,325.52	951,948.08	82,458.87
Harlem Savings Bank	6,251,253.19	5,824,399.12	.....	427,121.07	23,712	6,586	6,946	2,674,940.19	3,166,076.81	190,954.00	78,134.72
Inst. for the Sav. of N. Y. City	7,060,711.34	6,383,255.97	.....	827,455.37	12,875	1,404	1,567	1,689,885.09	1,788,183.43	225,219.49	25,878.38
Iving Savings Institution	6,370,046.70	5,697,574.84	.....	712,471.86	13,062	1,697	1,719	1,370,935.93	2,318,166.25	203,820.30	31,925.90
Manhattan Savings Institut'n	9,885,293.78	8,355,947.69	.....	1,079,396.07	18,066	2,654	3,306	2,541,122.33	3,381,849.49	262,138.05	26,196.62
Metropolitan Savings Bank	4,760,542.13	4,293,941.04	.....	466,601.09	1,900	1,300	1,300	2,017,125.95	2,388,375.05	183,459.27	54,418.67
New York Savings Bank	10,394,479.56	9,569,989.29	.....	2,230,489.31	7,832	2,701	2,903	1,371,890.57	1,961,039.67	128,469.37	25,944.72
North R. V. Sav. Bank	40,539,455.42	38,397,192.43	.....	7,482,262.94	12,954	9,070	9,535	6,458,953.83	7,331,200.00	1,208,695.88	19,344.72
North R. V. Sav. Bank	440,850.74	440,866.20	.....	463.46	2,903	1,347	1,684	318,151.97	39,402.79	12,911.28	79,171.42
Twelfth Ward Savings Bank	14,490,217.27	13,731,623.64	.....	792,954.97	67,477	11,419	11,034	4,318,293.80	5,231,011.09	466,085.60	69,310.79
United Dime Savings Bank	840,428.29	838,596.73	.....	1,849.66	4,107	1,585	1,463	265,959.20	329,115.57	9,084.51	9,910.91
West Side Savings Bank	519,060.80	492,502.60	.....	21,108.20	3,469	513	1,463	265,959.20	329,115.57	9,084.51	6,886.45
Total	\$99,452,768.99	\$84,349,314.92	\$5,016.83	\$90,109,434.74	817,695	187,520	145,811	\$84,292,690.06	\$99,399,230.40	\$12,224,581.69	\$1,609,475.42

* Error in proof of deposits, \$7.00. † Error in proof of deposits, \$9.00. ‡ Error in open accounts, 1. § Difference in proof of deposits, \$4.00.

SEMI-ANNUAL STATEMENT.

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NIAGARA COUNTY.									
Firm's and Merch. S. B. Lokpi	\$1,176,964 77	\$1,065,270 79	4,076	1,198	1,005	\$1,194,004 54	\$1,441,871 90	\$68,756 34	\$7,300 11
Nag. Co. Sav. Bk., Niagara Falls	100,596 70	100,186 17	579	198	176	70,405 81	78,047 20	8,386 51	1,867 08
Total	\$1,277,561 47	\$1,165,456 96	4,655	1,396	1,680	\$1,264,409 85	\$1,519,919 10	\$43,105 15	\$9,167 18
ONEIDA COUNTY.									
Oneida Co. Sav. Bank, Rome.	\$393,916 49	\$314,686 61	1,768	368	443	\$328,388 22	\$383,519 08	\$17,187 51	\$8,494 40
Rome Savings Bank.	1,947,422 95	1,851,896 99	4,865	1,085	864	1,877,523 96	1,940,405 25	62,881 29	62,881 29
Savings Bank of Utica, The	6,704,114 21	6,582,754 96	19,139	3,013	8,094	1,564,828 06	2,067,545 35	180,444 70	19,422 58
Total	\$9,284,453 65	\$7,779,190 56	25,692	4,166	5,017	\$2,073,203 24	\$2,701,469 66	\$233,040 06	\$31,795 69
OSWEGO COUNTY.									
Onondaga Co. Sav. Bk., Syracuse	\$11,587,284 86	\$10,192,034 27	29,465	6,747	7,344	\$3,860,274 73	\$4,899,086 82	\$382,136 08	\$38,862 08
Skaneateles Savings Bank.	242,511 79	219,415 21	1,942	236	1,050	118,347 77	1,82,471 40	6,962 77	1,548 99
Syracuse Savings Bank.	7,474,914 53	6,647,912 03	15,833	3,042	3,098	2,901,575 96	3,894,713 78	243,936 21	84,894 70
Total	\$19,304,711 18	\$17,059,361 51	46,240	10,025	10,562	\$4,880,196 46	\$7,916,272 00	\$483,085 06	\$75,264 27
ORANGE COUNTY.									
Cornwall Savings Bank.	\$59,464 80	\$35,606 13	450	90	87	\$32,811 88	\$32,194 74	\$1,849 90	\$511 83
Goshen Savings Bank.	1,671,743 13	1,594,424 12	1,426	267	267	1,584,380 30	1,648,567 73	64,187 43	2,154 84
Middletown Savings Bank.	1,671,743 13	1,594,424 12	1,426	267	267	1,584,380 30	1,648,567 73	64,187 43	2,154 84
Walden Savings Bank.	6,383,890 69	5,274,507 31	12,801	1,851	1,570	982,754 07	1,373,696 29	192,863 62	16,266 26
Warwick Savings Bank.	381,272 84	285,046 24	2,512	200	230	67,136 29	93,105 55	1,349 45	1,349 45
Total	\$9,779,554 77	\$8,397,725 18	25,360	3,268	3,369	\$1,790,116 86	\$2,437,174 66	\$238,621 42	\$28,530 71
OSWEGO COUNTY.									
Fulton Savings Bank.	\$466,414 49	\$490,290 18	2,354	424	443	\$253,563 21	\$292,440 12	\$15,415 36	\$2,709 45
Oswego City Savings Bank.	1,110,382 17	1,018,615 97	3,716	824	836	433,690 94	610,245 94	28,545 72	5,025 41
Oswego County Savings Bank.	846,884 06	749,320 99	2,532	894	839	433,690 94	417,538 89	28,545 72	5,025 41
Total	\$2,423,680 72	\$2,258,227 14	8,672	2,142	2,345	\$1,169,697 16	\$1,310,224 95	\$74,966 11	\$15,275 11
PULASKI COUNTY.									
Pulaski Co. Sav. B., Brewsters	\$253,736 89	\$226,384 69	1,107	199	176	\$63,981 93	\$82,411 05	\$7,256 01	\$1,543 45
QUEEN'S COUNTY.									
College Point Savings Bank.	\$490,527 60	\$404,073 08	1,660	183	161	\$20,971 09	\$109,093 17	\$14,489 01	\$2,734 40
Jamaica Savings Bank.	1,517,641 00	1,454,328 38	2,910	377	281	1,466,352 92	1,517,634 52	51,281 60	5,304 31
Long Island City Sav. Bank.	689,907 14	627,475 49	4,075	1,778	2,411	480,316 74	478,570 70	19,561 92	4,968 87
Queens Co. Sav. Bk., Flushing	327,817 12	302,947 41	2,826	392	381	188,838 57	183,969 27	21,218 41	5,177 68
Roslyn Savings Bank.	327,817 12	302,947 41	1,084	151	83	110,785 01	108,644 18	10,946 45	864 00
Total	\$3,312,336 54	\$2,907,830 63	14,556	2,678	3,266	\$1,267,273 99	\$1,856,111 24	\$99,576 92	\$19,124 2
RENSSELAER COUNTY.									
State Savings Bank, Troy	\$54,579 45	\$53,846 67	171	87	88	\$10,247 92	\$19,555 22	\$1,483 81	.....
Troy Savings Bank.	7,218,529 42	5,970,852 03	16,110	3,063	3,117	1,863,818 64	1,665,825 00	194,199 46	\$26,626 30
Total	\$7,273,108 87	\$6,024,176 70	16,281	3,150	3,155	\$1,464,066 56	\$1,675,080 22	\$197,573 27	\$26,626 30

* Error in proof of deposits, \$28.36.

* Error in proof of deposits, \$2.28.

Statement of the Condition of the Savings Banks of the State of New York, July 1, 1894 — (Concluded.)

NAME.	Total resources, July 1, 1894	Due depositors, July 1, 1894.	Other liabilities, July 1, 1894.	Surplus, July 1, 1894.	Open accounts, July 1, 1894.	Accounts opened during the year ending June 30, 1894.	Accounts closed during the year ending June 30, 1894.	Deposits received during the year ending June 30, 1894, not including interest credited.	Amount withdrawn during the year ending June 30, 1894.	Amount of interest credited and paid for year ending with June 30, 1894.	Current expenses of the banks during year ending June 30, 1894.
RICHMOND COUNTY.											
Richmond County Savings Bank	\$104,954 11	\$102,216 21	...	\$2,737 90	948	289	190	\$38,645 19	\$111,432 58	\$2,800 85	\$1,472 81
State of Sav. Bk. Stapleton	98,254 99	965,512 74	\$6,534 00	132,218 25	3,869	694	619	439,495 03	437,363 40	35,374 08	6,407 02
Total.....	\$1,108,340 10	\$968,728 95	\$6,534 00	\$127,956 15	4,707	983	N/A	\$558,631 22	\$548,796 08	\$38,074 93	\$9,879 83
SCHENECTADY COUNTY.											
Schenectady Savings Bank*	\$1,571,197 68	\$1,419,234 13	\$3 00	\$124,963 55	5,538	1,594	1,928	\$453,367 96	\$618,897 06	\$47,089 61	\$4,159 95
Total.....	\$166,154 00	\$160,956 76	.....	\$5,197 24	1,177	292	507	\$100,737 56	\$106,169 96	\$4,152 85	\$1,587 54
SENECA COUNTY.											
Seneca Falls Savings Bank.....	\$2,041,670 13	\$1,843,729 63	.....	\$197,940 50	5,079	694	501	\$453,150 03	\$467,992 57	\$99,473 41	\$4,864 02
.....	1,840,154 28	753,855 95	.....	54,248 82	2,667	211	194	187,463 84	164,467 74	26,398 93	4,587 72
.....	1,914,130 13	1,640,514 70	.....	273,615 43	8,210	542	298	\$32,594 77	\$383,661 26	61,172 07	4,440 29
Total.....	\$4,814,956 54	\$4,249,053 68	\$52 00	\$535,810 86	10,935	1,247	995	\$573,093 07	\$1,026,044 59	\$158,448 40	\$14,262 08
TOMPKINS COUNTY.											
Tioga Savings Bank.....	\$1,195,135 38	\$1,015,711 41	.....	\$179,423 92	5,692	1,378	1,319	\$530,825 50	\$614,401 02	\$34,601 75	\$9,210 90
Total.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
ULSTER COUNTY.											
Ellenville Savings Bank.....	\$786,815 67	\$716,321 90	.....	\$69,994 37	3,114	415	366	\$180,036 22	\$219,047 32	\$25,012 29	\$5,017 17
.....	965,467 00	821,623 32	.....	75,193 41	2,575	541	461	407,659 46	426,758 73	28,758 73	2,661 64
.....	1,080,157 61	844,113 61	.....	131,414 30	8,108	466	716	171,434 18	221,513 68	25,044 79	2,314 46
.....	1,869,484 52	767,283 09	\$23 87	131,623 23	2,311	196	210	\$44,476 81	\$21,176 43	25,229 32	2,780 91
.....	1,869,484 52	767,283 09	.....	67,078 68	6,007	813	894	257,041 61	\$81,476 43	60,140 40	12,461 60
.....	1,869,484 52	767,283 09	.....	.....	.....	.....	.....	.....	.....	.....	.....
Total.....	\$6,618,480 75	\$6,056,802 09	\$23 87	\$641,605 79	18,445	2,896	2,470	\$1,522,918 60	\$1,826,147 03	\$234,934 56	\$50,679 57

* Difference in proof of deposits, \$12,664 94.

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Mt. Vernon	\$367,847 47		2,346	489	418	\$224,774 48	\$286,209 91	\$10,799 28	\$2,149 04
Greenburg Saving B'k, Dobbs			705	92	108	69,018 48	61,844 50	2,777 94	1,017 77
Henry Savings Bank, Tho.	98,106 54								
Home Savings Bank, Tho.									
White Plains	107,823 42	943 80	684	638	210	126,488 29	45,834 15	2,121 08	278 06
Peekskill Savings Bank	1,994,675 46	199,708 66	5,119	722	616	719,751 87	794,453 53	69,187 26	10,353 75
People's Sav. Bank, Yonkers	1,342,680 20	67,918 29	4,365	1,123	1,311	406,140 74	538,252 13	42,055 24	6,628 69
Port Chester Savings Bank	1,041,057 48	92,424 26	3,868	768	718	831,041 99	419,650 74	29,781 37	5,496 64
King Sing Savings Bank	1,607,099 98	227,894 65	3,569	387	445	887,472 02	482,997 79	50,806 81	5,944 45
The Union Savings Bank of									
W. J. Chester Co., Hamaroneck	174,632 62	9,063 79	1,061	346	196	138,012 90	147,099 48	4,848 50	2,079 42
W. J. Chester Co., Hamaroneck									
Bank, Tarrytown	1,758,800 78	185,085 15	8,942	590	457	529,085 15	551,777 43	54,892 17	5,688 90
Yonkers Savings Bank	2,421,789 44	182,798 81	8,635	826	878	689,319 09	749,041 96	80,757 18	11,171 67
Total	\$10,809,108 59	\$1,012,205 79	33,994	5,851	5,362	\$3,419,049 31	\$4,048,661 62	\$342,221 88	\$50,632 29
Grand totals of the State	\$721,547,892 80	\$90,281,474 09	1,608,583	278,440	293,944	\$178,067,482 71	\$210,489,274 36	\$22,886,365 06	\$2,115,391 77

Statement of the Condition of the Savings Banks of the

NAME.	Total resources.	Amount due depositors.	Other liabilities.	Surplus.
ALBANY COUNTY.				
Albany City Savings Institution	\$2,809,786 32	\$2,403,533 31	.....	\$206,253 01
Albany County Savings Bank	4,015,424 88	3,793,739 38	\$29,000 00	200,685 50
Albany Exchange Savings Bank	1,115,843 81	947,311 34	9,120 91	159,331 56
Albany Savings Bank	18,439,802 64	16,145,946 04	.....	2,293,856 60
Cohoes Savings Institution	1,804,775 86	1,482,827 08	105 79	121,743 99
Home Savings Bank	1,364,941 57	1,289,617 84	1,111 77	74,211 96
Mechanics and Farmers' Savings Bank ..	2,236,085 60	1,968,464 95	16,963 80	250,656 85
Mechanics' Savings Bank, Cohoes	701,089 11	661,741 89	.....	39,347 22
National Savings Bank	7,706,585 52	6,901,521 68	.....	805,063 84
Total	\$39,794,335 81	\$35,481,333 52	\$56,292 27	\$4,256,710 02
BROOME COUNTY.				
Binghamton Savings Bank	\$1,623,101 05	\$1,491,636 80	.....	\$131,464 25
Chenango Valley Savings Bank* .....	.....	.....	.....	.....
Total	\$1,623,101 05	\$1,491,636 80	.....	\$131,464 25
CAYUGA COUNTY.				
Auburn Savings Bank	\$2,341,305 09	\$2,050,277 56	.....	\$291,027 53
Cayuga County Savings Bank	1,228,318 15	1,108,642 88	\$79 47	119,595 80
Total	\$3,569,618 24	\$3,158,920 44	\$79 47	\$410,618 27
CHEMUNG COUNTY.				
Elmira Savings Bank	\$68,314 45	\$67,344 86	.....	\$1,069 59
COLUMBIA COUNTY.				
Hudson City Savings Institution	\$2,472,441 96	\$2,302,545 36	.....	\$170,096 60
CORTLAND COUNTY.				
Cortland Savings Bank	\$1,018,406 63	\$941,848 87	\$9 76	\$76,557 80
DUTCHESS COUNTY.				
Fishkill Savings Institute	\$190,257 63	\$171,889 38	.....	\$18,368 25
Matteawan Savings Bank	137,827 76	127,765 60	\$75 11	9,062 16
Mechanics' Savings Bank, Fishkill-on-the-Hudson	1,481,172 04	1,307,623 87	8,717 49	173,548 17
Pawling Savings Bank	318,884 60	284,785 77	455 00	34,098 83
Poughkeepsie Savings Bank	8,155,541 62	7,249,370 25	.....	906,171 37
Rhinebeck Savings Bank	489,878 81	424,808 82	.....	65,069 99
Wappingers Savings Bank	518,269 36	270,021 81	2,450 00	248,247 55
Total	\$11,083,821 82	\$9,686,362 96	\$12,597 60	\$1,394,861 26
ERIE COUNTY.				
Buffalo Savings Bank	\$12,314,953 50	\$10,876,276 67	.....	\$1,438,676 83
Empire State Savings Bank	698,533 33	658,533 33	.....	40,000 00
Erie County Savings Bank	19,432,536 51	16,833,732 67	.....	2,598,803 84
Western Savings Bank	3,784,533 22	3,413,723 83	.....	370,809 39
Total	\$36,230,548 55	\$31,307,887 50	.....	\$4,922,661 05
FULTON COUNTY.				
Fulton County Savings Bank	\$74,021 30	\$71,439 70	\$530 79	\$2,050 81
GREENE COUNTY.				
Catskill Savings Bank*	\$1,135,460 24	\$970,408 43	.....	\$165,051 81
JEFFERSON COUNTY.				
Carthage Savings Bank, The	\$91,882 85	\$91,069 83	.....	\$813 02
Jefferson County Savings Bank	2,307,183 76	2,067,690 80	.....	239,492 96
Watertown Savings Bank	26,142 94	25,678 53	.....	464 41
Total	\$2,425,209 55	\$2,184,439 16	\$240,770 39

* Did not report.

† Error in crediting of interest, \$3.84.

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State of New York on the morning of January 1, 1895.

Number of open accounts, January 1, 1895.	Number of accounts opened and re-opened in the year 1894.	Number of accounts closed in the year 1894.	Amount deposited during the year 1894, not including interest credited for that period.	Amount withdrawn during the year 1894.	Amount of interest credited and paid for the year 1894.	Salaries paid for the year 1894.	Expenses, other than salaries, for the year 1894.
4,013	676	565	\$610,690 58	\$567,738 18	\$86,669 93	\$4,500 00	\$3,706 19
6,224	2,028	1,323	1,833,558 38	1,215,282 94	124,481 93	4,599 99	6,577 29
1,599	321	302	282,663 87	292,320 49	35,089 64	2,433 26	4,320 79
28,394	5,315	4,038	4,292,169 83	3,647,667 94	586,807 20	26,565 00	15,376 20
4,191	778	718	391,365 99	372,935 00	53,742 28	2,100 00	1,439 77
2,583	651	518	479,081 66	424,415 77	45,792 50	3,433 33	2,304 64
4,645	796	664	457,105 63	469,379 05	67,467 37	3,600 00	2,187 50
1,497	272	339	175,510 73	153,926 17	23,782 05	2,410 00	436 20
10,141	2,253	1,570	2,516,789 74	2,195,036 24	249,958 81	9,700 00	6,087 10
63,357	13,050	10,237	\$11,041,996 36	\$9,278,701 78	\$1,273,791 21	\$59,341 58	\$42,435 68
7,095	1,021	781	\$754,770 96	\$725,080 12	\$47,738 76	\$7,900 00	\$2,058 64
7,085	1,021	781	\$754,770 96	\$725,080 12	\$47,738 76	\$7,900 00	\$2,058 64
7,916	1,354	1,364	\$842,009 50	\$878,482 69	\$66,682 91	\$7,820 00	\$4,820 60
4,484	652	933	795,436 26	776,719 89	34,944 97	4,000 00	2,358 41
12,350	2,006	2,297	\$1,640,445 76	\$1,655,152 28	\$101,607 88	\$12,420 00	\$7,079 01
682	71	35	\$5,872 00	\$8,975 32	\$118 29	\$799 92	\$973 35
6,739	1,022	981	\$477,847 11	\$506,488 93	\$70,998 91	\$7,045 00	\$1,871 86
4,906	1,527	1,165	\$591,966 24	\$545,082 99	\$83,351 79	\$4,400 00	\$1,477 15
689	50	59	\$21,901 50	\$42,451 16	\$6,642 92	\$787 50	\$301 72
583	91	73	\$2,619 11	\$7,748 93	4,562 43	500 00	210 47
3,405	415	350	294,204 38	299,738 97	48,998 06	4,380 00	965 67
1,113	154	149	85,890 83	85,905 69	9,910 96	880 00	471 96
17,489	1,675	1,639	1,976,076 38	1,947,252 49	267,414 25	8,452 50	4,245 63
1,826	189	176	66,680 54	78,691 56	14,465 32	1,775 00	447 02
1,074	174	116	95,970 54	92,281 78	9,657 92	1,700 00	684 00
26,070	2,948	2,581	\$1,983,323 78	\$1,984,065 58	\$361,631 86	\$18,485 00	\$7,346 47
26,518	4,678	4,351	\$3,451,857 09	\$3,752,666 57	\$391,205 34	\$27,220 00	\$6,839 78
2,946	488	615	140,191 34	815,650 76	37,563 75	4,728 50	4,467 74
43,166	11,288	9,596	8,243,918 37	8,219,586 83	619,281 88	42,908 70	55,898 43
7,080	1,153	1,183	1,495,245 52	1,654,942 18	126,209 68	12,420 00	5,112 68
79,650	17,612	15,735	\$13,381,212 32	\$13,942,796 44	\$1,166,260 65	\$87,272 20	\$72,318 58
704	232	159	\$52,420 31	\$38,378 12	\$1,573 88	.....	\$138 70
3,199	595	464	\$284,435 05	\$261,384 68	\$25,818 38	\$3,000 00	\$1,028 04
667	158	101	\$38,561 64	\$33,924 22	\$3,054 59	\$400 00	\$440 28
10,597	1,880	1,363	856,938 18	773,615 68	70,401 51	5,574 99	1,572 89
140	170	30	30,320 80	4,989 69	347 42	200 00	155 08
11,894	2,158	1,494	\$925,815 62	\$812,529 59	\$73,808 52	\$6,174 99	\$2,468 25

Statement of the Condition of the Savings Banks of the

NAME.	Total resources.	Amount due depositors.	Other liabilities.	Surplus.
KINGS COUNTY.				
Brevoort Savings Bank.....	\$253,196 67	\$250,182 15	.....	\$3,014 52
Brooklyn Savings Bank.....	31,916,713 30	27,112,797 94	.....	4,803,915 36
Bushwick Savings Bank.....	728,385 52	695,265 33	.....	33,120 19
City Savings Bank of Brooklyn.....	450,427 12	436,265 10	.....	14,162 02
Dime Savings Bank of Brooklyn.....	20,324,638 19	18,673,397 68	.....	1,649,240 51
Dime Savings Bank of Williamsburgh.....	2,349,596 79	2,157,937 40	.....	191,659 39
East Brooklyn Savings Bank.....	2,378,026 13	2,176,934 47	.....	201,091 66
East New York Savings Bank.....	857,583 68	779,073 45	\$6,500 00	72,009 23
Germania Savings Bank of Kings County*	2,730,143 43	2,522,526 47	7,470 89	200,146 05
German Savings Bank of Brooklyn.....	3,516,331 57	3,199,459 59	24,795 80	292,076 18
Greenpoint Savings Bank, Brooklyn.....	2,796,742 95	2,467,528 01	.....	329,214 94
Kings County Savings Institution.....	5,208,066 54	4,706,820 42	.....	501,246 12
South Brooklyn Savings Institution.....	14,073,768 51	12,208,211 77	.....	1,865,556 74
Williamsburgh Savings Bank†.....	33,831,166 61	28,120,136 00	.....	5,711,030 61
Total.....	\$121,414,806 01	\$105,508,495 78	\$35,766 69	\$15,867,543 54
MADISON COUNTY.				
Oneida Savings Bank, Oneida.....	\$941,944 08	\$843,085 20	\$3,839 05	\$94,910 73
MONROE COUNTY.				
East Side Savings Bank, Rochester.....	\$2,765,021 48	\$2,555,487 44	\$3,000 00	\$201,534 02
Mechanics' Savings Bank, Rochester.....	2,012,597 33	1,802,717 94	5,480 17	204,389 22
Monroe County Savings Bank, Rochester.....	9,483,113 87	8,043,866 17	25,616 85	1,413,630 85
Rochester Savings Bank.....	15,512,746 27	13,945,131 93	60,589 72	1,507,024 62
Total.....	\$29,773,478 75	\$26,347,206 40	\$99,731 24	\$3,326,541 11
MONTGOMERY COUNTY.				
Amsterdam Savings Bank.....	\$610,852 88	\$585,644 01	\$61 37	\$25,127 50
NEW YORK COUNTY.				
American Savings Bank.....	\$786,703 26	\$755,567 59	\$500 00	\$30,635 67
Bank for Savings in the City of N. Y.‡.....	55,124,370 27	48,517,556 51	.....	6,606,813 76
Bowery Savings Bank.....	60,296,702 30	51,144,963 94	.....	9,151,738 36
Broadway Savings Institution.....	5,290,046 43	4,849,361 33	.....	440,685 10
Citizens' Savings Bank.....	12,473,731 92	11,075,515 06	.....	1,398,216 86
Dollar Savings Bank.....	149,735 18	149,345 88	.....	389 30
Dry Dock Savings Institution.....	19,654,030 58	17,733,253 87	.....	1,920,776 71
East River Savings Institution.....	12,941,307 19	10,761,519 68	.....	2,179,687 51
Emigrant Industrial Savings Bank.....	52,799,743 01	45,506,764 85	.....	7,292,978 16
Excelsior Savings Bank.....	1,547,462 31	1,505,668 71	.....	41,793 60
Franklin Savings Bank§.....	6,936,645 60	6,298,140 87	.....	638,504 73
German Savings Bank in the City of N. Y.....	35,379,628 90	32,163,382 51	.....	3,216,046 39
Greenwich Savings Bank.....	32,012,222 33	28,417,318 76	572 64	3,594,336 53
Harlem Savings Bank.....	6,309,842 61	5,872,303 88	.....	437,538 73
Institution for the Savings of Merchants' Clerks.....	7,334,178 87	6,566,487 00	.....	867,691 87
Irving Savings Institution||.....	6,432,109 24	5,680,824 44	.....	751,284 80
Manhattan Savings Institution.....	9,372,459 80	8,276,448 62	.....	1,096,011 18
Metropolitan Savings Bank¶.....	4,966,264 41	4,336,848 22	.....	629,416 19
New York Savings Bank.....	11,197,198 61	9,133,230 88	.....	2,063,967 73
North River Savings Bank**.....	3,765,529 60	3,329,396 94	.....	436,132 66
Seamen's Bank for Savings††.....	41,908,968 97	33,926,667 47	.....	7,982,301 50
Twelfth Ward Savings Bank.....	504,717 35	504,123 85	.....	593 50
Union Dime Savings Institution.....	14,661,964 17	13,899,445 31	350 98	762,517 86
United States Savings Bank.....	349,809 36	349,420 06	.....	389 30
West Side Savings Bank.....	497,164 31	475,370 56	.....	21,793 75
Total.....	\$402,192,827 06	\$351,414,592 45	\$1,323 52	\$50,776,911 09
NIAGARA COUNTY.				
Farmers and Mech. Sav. Bk., Lockport..	\$1,217,498 81	\$1,102,299 46	.....	\$115,199 35
Niagara County Sav. Bank, Niagara Falls	114,410 78	113,789 56	\$300 00	421 22
Total.....	\$1,331,909 59	\$1,216,089 02	\$300 00	\$115,620 57
ONEIDA COUNTY.				
Oneida County Savings Bank, Rome‡.....	\$900,890 15	\$529,193 09	\$1,054 84	\$370,642 22
Rome Savings Bank.....	1,957,908 06	1,689,517 36	.....	267,390 70
Savings Bank of Utica, The.....	6,862,995 04	5,664,415 85	22,446 97	1,176,132 22
Total.....	\$9,451,183 25	\$7,903,126 32	\$23,501 41	\$1,534,555 52

* Accounts omitted in transferring to ledgers, \$21.63. + Charged to profit and loss, \$3,497.00 from charged to profit and loss. † Credited profit and loss, \$429.32 from deposits. ‡ Error of 1 in open deposits. § Error of 11 in open accounts.

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State of New York, January 1, 1895—(Continued).

Number of open accounts, January 1, 1895.	Number of accounts opened and re-opened in the year 1894.	Number of accounts closed in the year 1894.	Amount deposited during the year 1894, including interest credited for that period.	Amount withdrawn during the year 1894.	Amount of interest credited and paid for the year 1894.	Salaries paid for the year 1894.	Expenses, other than salaries, for the year 1894.
2,063	1,016	960	\$230,934 88	\$129,513 11	\$5,799 05	.....	\$2,833 24
53,500	9,029	8,490	7,218,387 18	6,751,057 97	979,800 82	\$48,478 40	18,286 66
2,579	589	379	309,174 58	256,563 33	22,488 15	.....	773 88
2,544	844	635	296,077 81	247,426 34	13,073 29	2,479 04	1,614 41
55,337	8,355	8,459	5,535,132 99	5,515,508 89	680,041 97	48,950 00	16,689 92
8,957	1,553	1,666	787,932 81	806,676 18	68,595 80	10,300 00	1,904 75
8,291	1,799	1,592	864,437 90	883,023 89	72,379 02	10,202 00	2,989 16
3,387	735	660	333,329 62	349,280 36	24,050 52	5,670 00	863 70
8,018	1,347	921	941,859 88	929,432 86	81,868 66	8,434 00	17,015 66
13,273	2,912	2,438	1,399,123 70	1,434,457 58	104,085 51	11,840 00	5,605 17
8,797	1,791	1,808	1,097,760 76	1,128,012 43	83,729 46	14,679 14	1,500 53
11,011	1,372	1,709	1,285,498 18	1,471,602 80	150,234 40	11,200 00	4,808 45
26,938	4,264	4,242	3,236,320 93	3,319,692 06	447,171 55	34,700 00	12,746 09
72,888	9,643	10,136	7,169,571 44	8,668,510 65	897,537 24	51,888 44	16,573 63
277,583	45,197	43,325	\$30,726,062 16	\$31,880,738 45	\$3,631,895 44	\$360,141 02	\$104,412 14
3,597	876	754	\$344,669 58	\$381,775 33	\$27,787 29	\$3,210 00	\$1,737 58
6,593	1,741	1,317	\$1,182,493 95	\$1,162,266 62	\$93,617 19	\$9,372 78	\$11,315 29
3,404	643	476	1,067,972 16	990,831 68	65,338 58	8,900 00	5,880 00
16,001	3,472	2,913	3,004,609 72	2,968,983 94	299,332 01	24,149 60	9,832 75
32,335	7,287	6,060	4,334,196 05	4,349,216 37	526,800 99	29,020 84	20,531 36
58,333	13,143	10,766	\$9,589,211 78	\$9,371,298 61	\$85,148 77	\$71,443 22	\$45,579 40
4,184	989	710	\$339,596 58	\$283,103 28	\$16,466 98	\$1,500 00	\$884 10
3,831	728	614	\$316,836 78	\$304,835 31	\$22,919 63	\$4,660 00	\$3,515 43
115,725	14,909	14,439	5,038,195 22	5,735,441 75	1,790,793 12	76,198 00	13,267 01
105,029	16,111	14,124	9,887,753 59	9,561,620 60	1,861,369 93	83,145 14	30,887 10
7,803	996	956	1,187,886 50	1,196,665 50	176,870 56	11,800 00	5,429 94
29,778	8,084	7,422	3,903,750 99	3,782,671 63	386,014 40	38,750 00	12,257 77
2,306	887	873	103,258 02	103,570 22	4,024 51	700 00	968 13
49,937	13,064	11,788	5,272,509 96	5,746,748 96	580,911 88	41,888 50	15,349 34
16,313	2,130	2,225	2,974,710 40	2,951,249 84	391,166 49	23,861 94	4,969 11
76,757	14,625	12,507	13,471,083 31	12,309,825 41	1,627,654 99	79,838 00	39,211 92
6,020	1,943	1,501	1,679,245 96	909,299 28	43,007 78	9,009 84	7,695 35
24,271	5,292	4,602	2,604,078 89	2,575,687 61	192,823 63	22,829 64	5,360 60
82,662	16,857	13,624	10,227,142 15	9,907,393 13	1,128,788 26	60,947 03	20,316 62
58,834	13,535	9,043	7,920,308 92	5,884,449 86	1,004,120 07	32,175 99	30,588 28
28,760	6,254	5,902	2,981,861 86	2,915,156 68	192,890 28	21,629 21	6,381 44
12,944	1,596	1,454	1,945,533 21	1,674,161 14	231,644 33	23,066 32	8,131 12
13,014	1,647	1,668	1,444,871 26	1,710,107 66	201,133 60	19,968 64	7,430 31
18,069	2,956	2,970	2,744,538 42	2,846,978 28	261,624 50	25,050 00	22,734 01
9,229	1,234	1,218	1,259,662 59	1,159,872 72	155,421 05	20,198 60	6,163 05
17,916	3,189	2,962	2,286,754 16	2,257,338 94	333,034 12	30,860 00	4,094 43
12,059	2,256	2,264	1,338,794 19	1,415,023 25	109,979 93	12,915 29	2,834 16
72,958	10,089	9,572	8,963,964 30	6,785,526 41	1,294,015 71	55,737 50	26,900 93
3,353	1,711	1,028	399,734 88	257,574 14	14,389 40	2,630 00	3,408 15
28,155	12,719	10,512	4,903,615 08	4,754,715 01	473,081 43	43,708 00	26,516 52
4,358	1,862	1,366	801,314 06	280,426 76	9,207 47	3,711 28	2,868 07
3,464	548	545	268,105 20	309,594 66	14,125 37	4,050 00	2,395 57
828,855	155,222	134,679	\$98,895,011 80	\$99,712,864 65	\$12,440,912 74	\$768,813 92	\$809,063 48
4,183	1,218	1,055	\$1,140,690 43	\$1,158,981 30	\$38,689 96	\$4,920 00	\$2,369 48
619	162	120	90,170 83	71,194 69	3,571 35	750 00	870 14
4,802	1,380	1,175	\$1,230,861 26	\$1,230,175 99	\$42,261 31	\$5,670 00	\$3,239 62
1,814	395	328	\$132,269 06	\$142,481 96	\$17,131 41	\$1,300 00	\$1,169 69
4,483	777	732	830,256 26	397,991 79	55,599 88	9,261 10	1,860 31
19,722	3,317	3,304	1,677,151 06	1,772,838 01	180,080 31	14,920 00	8,968 79
35,999	4,489	4,384	\$2,189,696 38	\$2,313,311 76	\$252,791 60	\$18,611 10	\$11,312 86

deposits. ‡ Charged to profit and loss, \$1,501.06 from deposits. † Error in interest account, \$9.30.
 accounts. ** Overdrafts on sundry accounts, \$51.14. †† Charged to profit and loss, \$4,307.31 from

Statement of the Condition of the Savings Banks of the

NAME.	Total resources.	Amount due depositors.	Other liabilities.	Surplus.
ONONDAGA COUNTY.				
Onondaga County Sav. Bank, Syracuse.....	\$12,087,939 36	\$10,601,128 41	\$4,000 00	\$1,482,810 95
Skaneateles Savings Bank.....	251,014 89	227,155 00		23,859 89
Syracuse Savings Bank.....	7,691,709 72	6,882,885 34	8,780 07	800,064 41
Total	\$19,980,663 97	\$17,711,168 65	\$12,780 07	\$2,256,715 25
ORANGE COUNTY.				
Cornwall Savings Bank.....	\$61,590 95	\$57,636 21		\$3,954 74
Goshen Savings Bank.....	624,214 47	609,796 25	\$209 89	14,208 33
Middletown Savings Bank.....	1,621,770 55	1,530,418 08		91,352 47
Newburgh Savings Bank.....	6,454,896 27	5,345,791 27		1,109,105 00
Walden Savings Bank.....	329,658 64	282,282 88		47,375 76
Warwick Savings Bank.....	758,590 77	697,774 69		60,816 08
Total.....	\$9,860,711 65	\$8,513,701 36	\$209 89	\$1,346,800 40
OSWEGO COUNTY.				
Fulton Savings Bank.....	\$487,774 93	\$451,233 05		\$36,541 88
Oswego City Savings Bank.....	1,227,488 20	1,127,347 95	\$222 90	99,917 35
Oswego County Savings Bank.....	904,350 92	804,296 80		100,054 12
Total.....	\$2,619,614 05	\$2,382,877 81	\$222 90	\$236,513 34
PUTNAM COUNTY.				
Putnam County Savings Bank.....	\$260,380 17	\$231,548 18		\$28,831 99
QUEENS COUNTY.				
College Point Savings Bank.....	\$486,766 27	\$408,387 45		\$78,378 82
Jamaica Savings Bank.....	1,137,291 12	996,926 05		140,364 47
Long Island City Savings Bank.....	749,937 38	670,401 04		79,536 34
Queens County Savings Bank.....	719,041 05	636,929 84		82,111 21
Roslyn Savings Bank.....	339,696 62	314,171 54		25,525 08
Total.....	\$3,432,734 34	\$3,016,816 02		\$415,918 32
RENSSELAER COUNTY.				
State Savings Bank, Troy.....	\$60,148 80	\$59,447 59		\$700 21
Troy Savings Bank.....	7,289,441 27	6,020,163 79	\$32,728 17	1,216,554 31
Total.....	\$7,349,589 57	\$6,079,611 38	\$32,728 17	\$1,217,255 02
RICHMOND COUNTY.				
Richmond Co. Sav. B'k. W. New Brighton	\$110,811 26	\$108,029 34		\$2,781 94
Staten Island Sav. Bank, Stapleton.....	1,122,269 68	880,938 01	\$112,360 00	128,941 67
Total.....	\$1,233,080 96	\$988,967 35	\$112,360 00	\$131,753 61
SCHENECTADY COUNTY.				
Schenectady Savings Bank.....	\$1,686,292 44	\$1,556,200 26		\$130,092 22
SENECA COUNTY.				
Seneca Falls Savings Bank.....	\$169,204 12	\$162,386 96		\$6,817 16
SUFFOLK COUNTY.				
Riverhead Savings Bank.....	\$2,108,402 57	\$1,902,007 74		\$206,394 83
Sag Harbor Savings Bank.....	873,082 66	783,349 76		89,732 90
Southold Savings Bank.....	1,970,317 88	1,687,649 37		282,668 51
Total.....	\$4,951,783 11	\$4,373,006 87		\$578,776 24
TOMPKINS COUNTY.				
Ithaca Savings Bank.....	\$1,237,976 91	\$1,052,814 98	\$181 55	\$185,060 38

* Credited to profit and loss, \$104.81 from deposits.

† Credited profit and loss.

ANNUAL STATEMENT.

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of New York on January 1, 1895 — (Continued).

Number of accounts opened and re-opened in the year 1894.	Number of accounts closed in the year 1894.	Amount deposited during the year 1894, not including interest credited for that period.	Amount withdrawn during the year 1894.	Amount of interest credited and paid for the year 1894.	Salaries paid for the year 1894.	Expenses, other than salaries, for the year 1894.
7,148	6,376	\$4,136,876 93	\$3,920,749 70	\$390,073 60	\$24,550 00	\$14,655 07
370	194	135,091 66	130,274 21	7,096 60	1,200 00	400 58
3,270	2,677	3,115,221 78	2,983,257 14	249,995 86	18,526 68	20,969 23
10,688	9,247	\$7,387,189 77	\$7,034,281 05	\$647,166 06	\$44,276 68	\$36,024 87

68	66	\$33,564 96	\$30,848 99	\$1,940 52	\$500 00	\$18 28
273	237	130,690 73	147,413 62	21,988 43	1,560 00	607 75
1,165	831	447,112 81	487,225 16	53,928 90	3,800 00	1,865 61
1,410	1,399	1,029,387 95	1,118,161 53	193,725 74	12,770 00	3,138 20
189	177	64,380 52	75,019 71	9,889 08	950 00	386 49
816	219	183,589 58	180,738 92	24,323 98	1,950 00	535 51
3,421	2,929	\$1,888,675 85	\$2,041,907 98	\$305,996 60	\$21,590 00	\$6,491 84

481	324	\$282,993 50	\$254,690 65	\$15,975 28	\$2,500 00	\$316 88
1,129	960	624,086 19	587,964 18	36,963 77	5,105 50	2,144 93
949	696	495,267 89	408,942 12	28,162 13	4,500 00	1,222 25
2,559	1,980	\$1,402,347 58	\$1,246,626 95	\$81,101 18	\$12,105 50	\$3,884 06

206	173	\$70,529 56	\$63,046 51	\$7,317 45	\$1,000 00	\$448 58
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212	147	\$113,529 82	\$137,670 57	\$14,281 83	\$1,600 00	\$1,060 82
378	290	343,521 74	375,274 93	34,145 77	3,754 30	856 84
2,082	2,037	515,739 12	458,139 99	21,038 02	3,547 00	1,687 08
407	314	175,340 27	164,946 21	21,691 36	3,300 00	1,779 44
156	72	94,456 81	97,368 26	11,040 54	635 00	236 27
3,245	2,880	\$1,246,596 76	\$1,236,399 96	\$102,213 52	\$12,876 80	\$5,620 25

94	54	\$30,913 27	\$16,466 44	\$1,446 48	.....	.....
3,311	2,663	1,373,355 30	1,454,673 61	197,868 92	\$11,990 75	\$16,647 64
3,405	2,717	\$1,399,263 47	\$1,471,140 05	\$199,315 40	\$11,990 75	\$16,647 64

261	147	\$99,522 51	\$104,099 08	\$2,503 29	\$599 97	\$694 88
687	615	421,007 19	402,225 61	16,583 52	5,870 00	2,829 48
949	952	\$530,529 70	\$506,321 72	\$29,086 81	\$6,769 97	\$3,524 36

1,715	833	\$775,477 56	\$514,388 86	\$17,856 85	\$3,380 54	\$2,402 58
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329	252	\$99,516 52	\$88,290 40	\$4,556 40	\$1,250 00	\$342 74
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706	534	\$449,166 85	\$452,998 88	\$69,903 66	\$4,573 90	\$1,815 18
179	171	172,508 95	161,380 72	29,315 14	2,950 00	163 00
329	290	294,590 95	297,180 53	63,518 08	3,620 00	1,464 92
1,214	998	\$916,256 75	\$910,870 13	\$162,736 88	\$11,143 90	\$3,443 10

1,537	1,201	\$562,521 82	\$355,052 82	\$28,849 93	\$5,800 00	\$4,254 85
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a deposits. † Charged to profit and loss, \$111.43 from deposits.

Statement of the Condition of the Savings Banks of the

NAME.	Total resources.	Amount due depositors.	Other liabilities.	Surplus.
ULSTER COUNTY.				
Ellenville Savings Bank	\$799,254 46	\$729,936 06	.....	\$69,318 40
Kingston Savings Bank	982,880 84	904,667 12	.....	78,213 72
New Paltz Savings Bank	1,051,450 27	973,165 27	.....	78,284 00
Rondout Savings Bank	1,121,918 04	966,530 54	.....	155,387 50
Saugerties Savings Bank	893,516 33	769,417 73	.....	124,098 60
Ulster County Savings Institution	1,909,785 39	1,736,127 17	.....	173,658 22
Total	\$6,658,805 83	\$6,078,553 91	.....	\$579,251 92
WESTCHESTER COUNTY.				
East Chester Savings Bank, Mt. Vernon..	\$403,489 81	\$388,547 46	.....	\$14,942 35
Greenburgh Savings Bank, Dobbs Ferry..	105,578 15	96,047 67	.....	9,530 48
Home Savings Bank, The, White Plains..	189,158 37	137,256 48	.....	51,901 89
Peekskill Savings Bank	2,043,106 19	1,839,863 25	.....	203,242 94
People's Savings Bank, Yonkers	1,338,651 02	1,272,069 42	.....	66,581 60
Port Chester Savings Bank	1,051,115 52	963,927 81	.....	87,187 71
Sing Sing Savings Bank	1,614,542 13	1,385,085 35	.....	229,456 78
The Union Savings Bank of Westchester County, Mamaroneck	192,862 18	182,753 30	.....	10,108 88
Westchester County Savings Bank, Tarrytown	1,794,580 14	1,594,453 15	.....	200,126 99
Yonkers Savings Bank	2,532,428 00	2,353,692 89	.....	178,735 11
Total	\$11,215,482 11	\$10,188,708 87	.....	\$1,026,773 24
Grand totals of the State	\$735,863,598 94	\$642,873,574 48	\$415,289 75	\$91,574,734 21

ANNUAL STATEMENT.

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State of New York on January 1, 1895 — (Continued).

Number of open accounts, January 1, 1895.	Number of accounts opened and re-opened in the year 1894.	Number of accounts closed in the year 1894.	Amount deposited during the year 1894, not including interest received for that period.	Amount withdrawn during the year 1894.	Amount of interest credited and paid for the year 1894.	Salaries paid for the year 1894.	Expenses, other than salaries, for the year 1894.
3,180	465	352	\$211,182 07	\$224,402 72	\$25,022 11	\$2,200 00	\$790 97
2,395	462	394	355,957 82	364,729 66	29,425 32	2,400 00	1,154 66
1,912	275	221	161,840 95	170,219 94	36,427 76	2,550 00	878 74
3,251	933	702	412,235 11	374,014 21	30,659 63	3,480 00	2,725 21
2,398	216	182	181,298 04	200,566 69	25,189 01	1,700 00	1,047 89
5,302	853	1,830	317,649 40	468,484 03	58,349 07	5,800 00	5,452 27
18,638	3,204	3,681	\$1,640,163 39	\$1,802,417 25	\$205,272 90	\$18,180 00	\$12,049 74
2,347	567	377	\$261,006 59	\$220,761 81	\$11,325 63	\$1,290 00	\$915 49
763	134	90	68,306 58	52,839 43	3,029 69	550 00	507 37
745	528	203	138,609 53	66,074 43	8,506 63	100 00	189 86
5,154	766	618	715,158 62	700,263 99	65,302 09	8,080 00	1,571 77
4,434	1,320	1,086	468,909 27	400,723 02	43,612 42	4,924 00	1,491 82
3,944	796	623	348,273 33	335,002 35	29,380 16	4,300 00	1,367 58
3,492	422	475	375,328 51	419,480 00	51,108 08	4,470 00	1,089 81
1,069	274	198	149,547 92	136,768 58	4,416 81	1,572 50	663 96
3,887	555	440	594,410 16	530,219 15	56,518 40	4,900 00	1,005 15
8,877	990	809	629,614 48	569,106 57	82,577 32	8,360 00	2,764 28
34,712	6,862	4,725	\$3,749,162 28	\$3,510,739 83	\$350,777 18	\$38,136 50	\$11,416 06
1,616,178	302,361	264,490	\$190,863,881 06	\$185,910,354 38	\$22,726,140 92	\$1,524,783 09	\$721,849 06

REPORT ON SAVINGS BANKS.

Condition of the Savings Banks in Aggregate by Counties, January 1, 1895.

COUNTIES.	Bonds and mortgages.	United States bonds.	District of Columbia 3.65 bonds.	PAR VALUE.		Cities in other States.	Bonds of cities in this State.	Bonds of counties in this State.	Bonds of towns in this State.
				New York State stocks.	Stocks of other States.				
Albany.....	\$17,111,956 43	\$1,925,000 00	.....	.....	\$381,127 21	\$797,000 00	\$10,351,904 85	\$381,000 00	\$465,250 00
Broome.....	683,100 00	150,000 00	.....	.....	90,000 00	.....	430,000 00	13,457 00	125,400 00
Cayuga.....	1,645,313 41	359,400 00	\$160,000 00	.....	.....	.....	415,848 39	5,000 00	25,000 00
Chemung.....	15,225 00	.....	.....	.....	4,681 95	30,000 00	.....	.....	.....
Columbia.....	1,108,171 00	100,000 00	.....	.....	80,620 00	38,000 00	.....	.....	.....
Cortland.....	454,150 00	685,000 00	6,000 00	.....	487,037 83	71,000 00	.....	.....	.....
Dutchess.....	4,762,952 24	4,452,000 00	1,290,000 00	.....	800,000 00	.....	3,609,922 14	288,000 00	14,000 00
Essex.....	19,855,124 28	.....	1,000 00	.....	2,000 00	.....	.....	5,000 00	14,500 00
Fulton.....	37,100 00	.....	.....	.....	40,000 00	14,000 00	244,164 43	43,000 00	56,400 00
Greene.....	1,231,981 00	146,000 00	.....	.....	.....	.....	.....	24,000 00	436,566 00
Jefferson.....	1,290,854 41	60,000 00	.....	.....	.....	2,685,000 00	197,000 00	24,000 00	1,739,129 00
Kings.....	44,700,325 64	14,196,000 00	1,586,000 00	.....	9,408,842 03	.....	24,398,614 67	4,847,616 00	1,739,129 00
Madison.....	16,577,336 15	2,115,340 00	.....	.....	50,000 00	345,000 00	86,000 00	4,000 00	100,000 00
Montgomery.....	1,111,000 00	.....	100,000 00	.....	5,000 00	.....	4,000,000 00	.....	.....
Monroe.....	588,604 32	.....	.....	.....	3,000 00	.....	.....	.....	.....
New York.....	167,290,334 84	70,708,000 00	1,342,800 00	.....	30,612,431 96	9,654,164 05	62,480,818 39	6,645,500 00	1,539,569 27
Niagara.....	550,600 10	.....	.....	.....	48,679 01	.....	152,009 32	20,000 00	39,500 00
Oneida.....	2,940,286 28	1,668,200 00	174,000 00	.....	1,062,000 00	.....	1,849,500 00	85,000 00	257,600 00
Orangeta.....	11,837,272 51	1,310,000 00	150,000 00	.....	530,212 71	.....	2,459,166 98	301,142 37	671,268 50
Orange.....	3,317,287 76	180,000 00	.....	.....	159,828 70	.....	2,940,654 00	84,900 00	.....
Saratoga.....	734,416 57	.....	.....	.....	59,097 19	.....	.....	.....	.....
Schoharie.....	1,521,161 55	20,000 00	30,000 00	.....	2,009 00	.....	89,500 00	16,400 00	16,400 00
Scholeslar.....	1,140,375 00	1,100,000 00	.....	.....	188,342 12	100,000 00	107,500 00	331,500 00	.....
Richmond.....	597,618 33	50,000 00	.....	.....	1,515,000 00	.....	1,294,000 00	449,000 00	205,000 00
Schenectady.....	370,980 00	289,000 00	83,000 00	.....	56,000 00	.....	256,950 15	28,500 00	32,500 00
Saratoga.....	89,792 37	.....	.....	.....	.....	.....	.....	.....	.....
Suffolk.....	2,801,435 85	121,000 00	210,000 00	.....	112,000 00	.....	331,099 99	60,000 00	354,500 00
Tompkins.....	525,630 00	180,000 00	.....	.....	38,021 58	25,000 00	44,050 52	12,697 11	201,000 00
Ulster.....	2,885,500 00	250,000 00	.....	.....	88,137 14	35,000 00	550,159 72	389,000 00	841,755 00
Westchester.....	5,156,296 20	625,300 00	70,000 00	.....	297,640 07	48,000 00	1,800,422 51	196,000 00	467,844 25
Totals.....	\$310,788,531 64	\$101,996,250 00	\$5,112,800 00	.....	\$46,662,850 30	\$13,742,164 05	\$122,056,309 65	\$15,119,319 11	\$9,466,823 54

Condition of the Savings Banks, January 1, 1895 — (Continued)

COUNTIES.	Cash on hand.	Amount loaned on collaterals.	Other assets.	Total resources.	Amount due depositors.	Other liabilities.	Surplus.	Total liabilities.	Number of open accounts, January 1, 1895.
Albany	\$276,693 66	.....	\$119,723 49	\$39,734,385 81	\$85,481,833 52	\$56,292 27	\$4,256,710 02	\$39,734,385 81	63,367
Albany	11,060 42	.....	15,910 12	1,623,101 05	1,491,638 89	.....	131,462 16	1,623,101 05	7,095
Cayuga	80,383 67	.....	2,388 40	3,669,618 24	3,128,394 44	70 47	410,613 83	3,669,618 24	12,850
Columbia	32,529 91	.....	104,724 86	2,672,441 96	2,262,548 38	.....	270,498 58	2,672,441 96	6,292
Cortland	34,914 80	.....	31,362 70	1,018,445 63	941,843 87	9 76	76,592 00	1,018,445 63	4,896
Dutchess	136,664 67	.....	160,158 82	11,068,821 82	9,836,362 96	12,597 60	1,234,861 26	11,068,821 82	26,070
Essex	532,394 05	.....	536,769 34	36,230,548 55	31,367,087 50	.....	4,922,861 05	36,230,548 55	79,650
Putnam	699 24	.....	1,068 30	74,021 30	71,439 70	330 79	2,350 81	74,021 30	704
Greene .....	.....	.....	21,162 34	1,135,460 24	970,403 43	.....	165,056 81	1,135,460 24	8,199
Jefferson	30,069 30	.....	21,653 87	2,423,806 01	2,423,806 01	.....	2,423,806 01	2,423,806 01	11,384
Kingston	1,532,153 81	.....	1,742,363 87	121,841,944 03	105,843,066 20	38,765 69	15,367,110 23	121,841,944 03	27,735
Madison	5,469 90	.....	1,742,363 87	121,841,944 03	105,843,066 20	38,765 69	15,367,110 23	121,841,944 03	27,735
Montgomery	403,686 97	.....	366,573 97	29,773,478 75	26,347,845 40	99,731 34	3,326,544 11	29,773,478 75	56,353
New York	2,562 43	.....	13,077 96	610,832 98	585,644 01	81 37	25,117 50	610,832 98	4,184
New York	5,372,697 59	.....	8,876,329 65	381,414,595 45	1,823 52	1,823 52	50,776,911 09	402,192,507 06	828,352
Niagara	83,695 76	.....	26,633 10	1,831,909 09	1,216,089 02	23,000 00	115,620 57	1,831,909 59	4,842
Oneida	94,074 40	.....	21,438 58	9,431,083 58	7,962,136 32	23,901 41	1,468,946 85	9,431,083 58	25,990
Orangetown	211,325 63	.....	87,444 44	18,360,711 65	17,111,166 35	12,362 99	1,247,544 30	18,360,711 65	17,229
Orangetown	11,463 94	.....	59,658 27	2,619,615 05	2,584,277 81	222 90	35,337 24	2,619,615 05	9,087
Putnam	131 74	.....	4,841 28	260,380 17	231,546 18	.....	28,833 99	260,380 17	1,119
Rensselaer	33,397 75	.....	54,924 08	8,432,734 34	8,016,816 02	.....	415,918 32	8,432,734 34	14,524
Richmond	28,353 62	.....	80,330 47	7,340,569 67	6,079,611 38	52,723 17	1,217,255 02	7,340,569 67	16,461
Schenectady	6,613 32	.....	15,171 81	1,353,080 96	988,367 35	112,390 00	131,723 61	1,353,080 96	4,630
Schenectady	22,759 41	.....	22,708 07	1,696,262 48	1,596,300 26	.....	139,022 22	1,696,262 48	5,943
Schenectady	47,073 22	.....	68,692 26	4,026,728 11	4,002,396 86	.....	24,331 25	4,026,728 11	1,193
Schenectady	47,431 99	.....	21,652 68	1,257,978 91	1,053,974 99	131 55	198,000 43	1,257,978 91	1,147
Schenectady	46,631 66	.....	145,305 68	6,665,805 33	6,078,563 91	.....	579,961 43	6,665,805 33	18,638
Westchester	86,044 88	\$1,530 00	145,908 30	11,215,462 11	10,183,706 87	.....	1,031,755 24	11,215,462 11	34,712
Totals	\$9,091,200 15	\$1,530 00	\$3,186,459 14	\$729,361,508 94	\$643,873,574 44	\$415,289 75	\$91,574,704 70	\$785,868,598 94	1,615,178

Condition of the Savings Banks, January 1, 1895 — (Concluded).

COUNTIES.	Number of accounts opened and closed in the year 1894.	Number of accounts closed in the year 1894.	Total number of deposits received during the year 1894.	Total number of payments to depositors during the year 1894.	Am't deposited during the year 1894, including interest.	Amount withdrawn during the year 1894.	Amount of interest paid for the year 1894.	Salaries paid for the year 1894.	Expenses other than salaries for the year 1894.
Albany.....	13,060	10,257	71,572	63,398	\$11,041,596.36	\$9,278,701.78	\$1,273,791.21	\$29,341.88	\$13,405.68
Bronx.....	1,021	2,571	11,066	10,116	754,771.96	725,080.12	47,733.76	7,900.00	2,038.64
Columbia.....	2,063	2,577	21,884	22,175	1,040,477.01	1,053,592.38	101,118.36	12,789.92	7,453.61
Orange.....	71	38	584	172	47,317.11	506,498.95	70,998.91	7,045.00	1,871.36
Putnam.....	1,022	981	5,631	5,727	391,966.24	545,082.99	33,351.79	4,400.00	1,477.15
Richmond.....	1,637	1,163	9,371	8,492	1,893,323.78	1,894,065.93	361,631.96	18,485.00	7,346.47
Schenectady.....	2,948	2,361	23,463	23,229	13,321,212.32	13,942,796.44	1,106,260.65	87,272.20	72,318.58
Suffolk.....	17,612	15,735	157,047	168,491	52,433.31	38,378.12	1,573.88	.....	138.70
Townsend.....	252	199	1,402	812	284,435.03	261,354.08	25,181.95	3,001.00	3,028.64
Ulster.....	3,593	1,494	2,853	2,457	1,183,187.52	31,883,729.45	3,631,895.44	26,141.02	104,412.15
Westchester.....	45,197	43,524	346,363	343,573	90,734,669.58	91,883,729.45	27,767.29	8,210.00	1,737.58
King.....	876	766	5,351	5,380	9,259,211.78	9,371,258.61	985,148.77	71,443.22	43,579.40
Madison.....	13,143	10,766	82,011	79,829	339,596.58	283,103.38	16,406.96	1,500.00	884.10
Montgomery.....	989	710	7,955	5,762	93,895,011.80	89,712,894.65	12,440,912.74	768,513.92	309,063.46
New York.....	153,222	134,679	963,490	930,534	1,230,175.99	2,513,111.70	42,361.31	5,670.00	3,239.62
Niagara.....	1,380	1,175	10,890	12,311	2,109,068.28	2,513,111.70	272,791.06	15,411.10	3,312.86
Oneida.....	4,324	3,374	30,853	27,454	1,886,075.57	2,041,807.93	305,986.60	24,540.00	3,012.87
Ontario.....	10,689	8,239	54,141	52,291	1,402,347.58	1,346,636.95	81,101.18	12,105.50	3,884.06
Orleans.....	2,550	1,840	17,999	15,862	70,329.56	65,046.51	7,317.45	1,000.00	448.58
Putnam.....	306	173	1,111	623	1,246,596.76	1,236,399.96	102,213.62	12,876.30	5,630.25
Queens.....	3,345	2,880	19,672	15,109	1,399,265.47	1,471,140.95	199,315.40	11,990.75	16,647.64
Richmond.....	3,405	2,717	22,140	18,395	930,529.70	936,528.74	29,066.81	6,709.97	3,534.36
Schenectady.....	948	962	7,014	6,935	575,477.96	518,398.60	47,056.40	3,260.94	2,443.78
Saratoga.....	1,715	1,077	10,077	9,821	916,267.78	910,470.13	162,726.88	11,143.90	3,443.71
Schoharie.....	1,373	983	7,353	6,595	503,261.82	555,053.62	28,849.93	5,000.00	4,254.85
Suffolk.....	1,211	998	7,468	6,438	1,640,163.59	1,802,417.25	205,272.90	18,130.00	12,049.74
Sullivan.....	1,537	1,381	14,703	19,857	3,749,168.28	3,510,739.83	350,777.18	38,136.50	11,416.06
Townsend.....	3,244	3,081	19,737	19,857	1,640,163.59	1,802,417.25	205,272.90	18,130.00	12,049.74
Ulster.....	3,244	3,081	19,737	19,857	3,749,168.28	3,510,739.83	350,777.18	38,136.50	11,416.06
Westchester.....	6,352	4,725	45,882	41,157	\$130,863,881.06	\$185,910,854.88	\$23,726,140.92	\$1,324,452.09	\$721,969.06
Totals.....	302,361	264,490	2,035,094	1,970,176	\$130,863,881.06	\$185,910,854.88	\$23,726,140.92	\$1,324,452.09	\$721,969.06

STATEMENT relating to Savings Banks on the 1st day of January in each year from 1858 to 1895.

YEAR.	Deposits.	Increase or decrease in deposits.	Number of depositors accounts.	Average amount of deposit.	Surplus as reported.	Per cent. of such deposits.	Available fund, contingent cash and loans.	Per cent. of available fund invested in real estate.	Amount invested in real estate.	Per cent. of assets invested in real estate.	Number of institutions.
January 1, 1858	\$41,422,672	.....	215,834	\$231.24	\$2,457,623	.0588	\$5,337,680.00	.1216	\$347,165	.0216	54
January 1, 1859	48,194,847	6,772,175	230,071	269.91	2,472,658	.0613	6,308,294.00	.1224	1,072,845	.0212	57
January 1, 1860	58,178,160	9,983,313	273,097	268.91	2,552,065	.0439	7,115,507.00	.1181	1,101,791	.0181	64
January 1, 1861	67,440,397	9,262,237	300,653	224.28	2,949,195	.0437	9,312,885.00	.1225	1,042,305	.0148	71
January 1, 1862	64,088,119	4,858,064	300,511	213.21	3,066,066	.0477	5,375,507.00	.1426	1,010,295	.0150	74
January 1, 1863	78,258,183	14,170,064	347,184	225.33	3,514,102	.0583	13,301,653.00	.1054	1,111,470	.0138	71
January 1, 1864	89,358,283	11,100,100	382,483	233.62	3,984,824	.0445	16,219,829.00	.1081	1,211,470	.0138	71
January 1, 1865	111,737,788	22,379,505	452,148	244.82	7,590,173	.0573	16,219,829.00	.1161	1,314,498	.0110	73
January 1, 1866	115,472,666	3,734,878	465,401	248.13	8,961,885	.0776	13,883,423.00	.1115	1,432,805	.0117	75
January 1, 1867	131,769,074	16,296,408	488,501	270.10	9,805,441	.0749	19,160,281.00	.1355	1,737,020	.0123	86
January 1, 1868	149,325,488	17,556,414	537,466	281.18	11,119,861	.0736	20,879,121.00	.1292	2,387,280	.0147	102
January 1, 1869	169,808,678	20,483,190	588,556	288.51	12,058,216	.0712	19,871,992.00	.1260	2,738,854	.0150	116
January 1, 1870	184,390,217	24,581,539	631,173	290.89	14,023,880	.0722	25,444,602.00	.1220	3,285,608	.0157	133
January 1, 1871	207,740,498	23,350,281	712,109	324.45	14,330,397	.0613	30,101,071.00	.1296	4,401,681	.0169	136
January 1, 1872	227,828,634	20,088,136	782,424	291.19	15,736,864	.0683	32,320,519.00	.1175	5,150,519	.0171	137
January 1, 1873	253,286,624	25,457,990	822,642	346.79	19,776,864	.0683	34,049,666.00	.1111	6,469,420	.0212	137
January 1, 1874	283,424,085	29,137,461	859,472	340.12	21,448,796	.0751	39,192,413.00	.0944	7,435,328	.0242	155
January 1, 1875	303,935,649	20,511,564	872,498	348.35	24,311,086	.0800	32,192,413.00	.0919	8,598,861	.0262	158
January 1, 1876	319,300,242	15,364,593	859,738	371.85	33,689,701	.1053	29,803,853.00	.0842	9,585,173	.0271	154
January 1, 1877	316,677,285	27,377,037	849,659	372.72	34,176,603	.1079	24,540,975.00	.0697	10,367,704	.0295	150
January 1, 1878	312,820,038	4,142,753	840,590	370.40	32,000,550	.1024	24,400,011.00	.0704	11,215,472	.0223	148
January 1, 1879	319,744,439	7,924,389	864,017	369.82	42,378,852	.1322	34,402,042.00	.0637	12,816,145	.0283	152
January 1, 1880	316,750,501	27,016,062	865,451	366.53	43,759,854	.1369	35,488,865.00	.0685	13,685,135	.0285	152
January 1, 1881	323,629,657	6,879,156	953,707	370.79	47,039,094	.1382	35,488,865.00	.0685	10,432,881	.0269	128
January 1, 1882	387,842,868	64,213,211	1,006,106	374.32	55,004,756	.1419	43,336,884.00	.0685	9,337,517	.0215	127
January 1, 1883	412,147,215	24,304,347	1,005,971	376.05	60,630,527	.1471	43,336,884.00	.0685	8,630,319	.0185	127
January 1, 1884	431,080,010	18,937,797	1,147,288	375.64	68,009,539	.1577	49,531,525.00	.0692	8,428,787	.0169	127
January 1, 1885	457,107,601	26,027,591	1,165,174	375.14	68,669,001	.1570	41,698,554.00	.0904	8,116,813	.0160	126
January 1, 1886	457,090,250	19,982,649	1,062,072	375.33	77,282,889	.1694	41,698,554.00	.0778	8,308,215	.0153	123
January 1, 1887	482,466,740	25,376,490	1,208,016	392.15	82,343,649	.1683	49,662,771.00	.0641	9,084,628	.0141	124
January 1, 1888	503,531,621	21,064,881	1,285,435	393.12	85,249,649	.1683	49,662,771.00	.0641	7,788,638	.0131	124
January 1, 1889	523,077,515	19,545,894	1,302,852	394.25	92,000,091	.1737	46,683,888.00	.0733	7,685,466	.0123	125
January 1, 1890	590,066,057	66,988,542	1,389,142	387.10	94,601,800	.1719	47,838,963.00	.0737	8,140,598	.0126	124
January 1, 1891	574,669,972	24,603,315	1,477,219	388.20	97,741,231	.1561	55,866,127.00	.0836	8,622,965	.0128	124
January 1, 1892	598,428,420	23,758,448	1,516,289	388.07	97,317,105	.1484	50,538,909.00	.0747	9,623,173	.0139	122
January 1, 1893	629,599,273	31,160,853	1,595,894	394.87	89,782,443	.1414	57,925,149.00	.0806	10,519,326	.0146	124
January 1, 1894	617,080,448	27,511,175	1,580,125	390.90	87,141,451	.1413	51,544,710.00	.0751	11,428,689	.0162	125
January 1, 1895	643,873,574	26,793,126	1,615,178	398.63	91,574,754	.1422	50,547,892.48	.0686	11,394,881	.0161	125

* Decrease, \$8,877,273.
 † Decrease, \$1,941,171.
 ‡ Decrease, \$1,941,171.
 § Decrease, \$1,941,171.
 ¶ Decrease, \$1,941,171.
 ** Decrease, \$1,941,171.
 *** Decrease, \$1,941,171.
 **** Decrease, \$1,941,171.
 ***** Decrease, \$1,941,171.
 There was, therefore, an increase in the amount of deposits January 1, 1878, of savings banks that failed during the year was \$3,097,310. The decrease in deposits of savings banks that continued business during 1878, amounting to \$1,941,171, was \$1,941,171. The amount of deposits January 1, 1877, of savings banks that failed during the year was \$3,097,310. The decrease in deposits of savings banks that continued business during 1877, amounting to \$1,941,171, was \$1,941,171. The amount of deposits January 1, 1876, of savings banks that failed during the year was \$3,097,310. The decrease in deposits of savings banks that continued business during 1876, amounting to \$1,941,171, was \$1,941,171. The amount of deposits January 1, 1875, of savings banks that failed during the year was \$3,097,310. The decrease in deposits of savings banks that continued business during 1875, amounting to \$1,941,171, was \$1,941,171. The amount of deposits January 1, 1874, of savings banks that failed during the year was \$3,097,310. The decrease in deposits of savings banks that continued business during 1874, amounting to \$1,941,171, was \$1,941,171. The amount of deposits January 1, 1873, of savings banks that failed during the year was \$3,097,310. The decrease in deposits of savings banks that continued business during 1873, amounting to \$1,941,171, was \$1,941,171. The amount of deposits January 1, 1872, of savings banks that failed during the year was \$3,097,310. The decrease in deposits of savings banks that continued business during 1872, amounting to \$1,941,171, was \$1,941,171. The amount of deposits January 1, 1871, of savings banks that failed during the year was \$3,097,310. The decrease in deposits of savings banks that continued business during 1871, amounting to \$1,941,171, was \$1,941,171. The amount of deposits January 1, 1870, of savings banks that failed during the year was \$3,097,310. The decrease in deposits of savings banks that continued business during 1870, amounting to \$1,941,171, was \$1,941,171. The amount of deposits January 1, 1869, of savings banks that failed during the year was \$3,097,310. The decrease in deposits of savings banks that continued business during 1869, amounting to \$1,941,171, was \$1,941,171. The amount of deposits January 1, 1868, of savings banks that failed during the year was \$3,097,310. The decrease in deposits of savings banks that continued business during 1868, amounting to \$1,941,171, was \$1,941,171. The amount of deposits January 1, 1867, of savings banks that failed during the year was \$3,097,310. The decrease in deposits of savings banks that continued business during 1867, amounting to \$1,941,171, was \$1,941,171. The amount of deposits January 1, 1866, of savings banks that failed during the year was \$3,097,310. The decrease in deposits of savings banks that continued business during 1866, amounting to \$1,941,171, was \$1,941,171. The amount of deposits January 1, 1865, of savings banks that failed during the year was \$3,097,310. The decrease in deposits of savings banks that continued business during 1865, amounting to \$1,941,171, was \$1,941,171. The amount of deposits January 1, 1864, of savings banks that failed during the year was \$3,097,310. The decrease in deposits of savings banks that continued business during 1864, amounting to \$1,941,171, was \$1,941,171. The amount of deposits January 1, 1863, of savings banks that failed during the year was \$3,097,310. The decrease in deposits of savings banks that continued business during 1863, amounting to \$1,941,171, was \$1,941,171. The amount of deposits January 1, 1862, of savings banks that failed during the year was \$3,097,310. The decrease in deposits of savings banks that continued business during 1862, amounting to \$1,941,171, was \$1,941,171. The amount of deposits January 1, 1861, of savings banks that failed during the year was \$3,097,310. The decrease in deposits of savings banks that continued business during 1861, amounting to \$1,941,171, was \$1,941,171. The amount of deposits January 1, 1860, of savings banks that failed during the year was \$3,097,310. The decrease in deposits of savings banks that continued business during 1860, amounting to \$1,941,171, was \$1,941,171. The amount of deposits January 1, 1859, of savings banks that failed during the year was \$3,097,310. The decrease in deposits of savings banks that continued business during 1859, amounting to \$1,941,171, was \$1,941,171. The amount of deposits January 1, 1858, of savings banks that failed during the year was \$3,097,310. The decrease in deposits of savings banks that continued business during 1858, amounting to \$1,941,171, was \$1,941,171.

STATEMENTS

SHOWING THE

CONDITION OF THE SAVINGS BANKS

AS FOUND BY

Examinations which were made between March 1
1894, and March 1, 1895.

EXAMINATIONS.

ALBANY SAVINGS BANK.

[Examined May 8, 1894.]

ASSETS.	Rate of Interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Real mortgages.....	.....	.....	.....	.....	\$5,823,815 00
State bonds.....	4	\$1,000,000 00	114	\$1,140,000 00	
County bonds.....	7	45,400 00	113½	52,095 00	
City bonds.....	6	16,500 00	Var.	19,788 75	
County State bonds.....	5	48,600 00	108½	52,731 00	
City State bonds.....	6	20,000 00	100	20,000 00	
County bonds.....	Var.	130,000 00	Var.	126,700 00	
City bonds.....	7	40,000 00	Var.	47,070 00	
County bonds.....	5	50,000 00	Var.	51,875 00	
City bonds.....	4	18,000 00	103¾	18,875 00	
County bonds.....	4	20,000 00	100	21,000 00	
City bonds.....	Var.	1,148,805 00	Var.	1,367,297 87	
County bonds.....	4	50,000 00	111	55,500 00	
City bonds.....	Var.	714,000 00	Var.	1,068,670 00	
County bonds.....	Var.	170,000 00	Var.	259,707 50	
City bonds.....	4	20,000 00	109	20,400 00	
County bonds.....	4	10,000 00	110¾	77,825 00	
City bonds.....	4	50,000 00	110¾	55,115 00	
County bonds.....	3½	25,000 00	100	26,000 00	
City bonds.....	Var.	75,500 00	Var.	80,497 00	
County bonds.....	Var.	2,305,400 00	Var.	2,777,256 75	
City bonds.....	Var.	76,000 00	Var.	93,025 00	
County bonds.....	4	20,000 00	101½	20,900 00	
City bonds.....	4	10,000 00	110¾	11,050 00	
County bonds.....	Var.	213,500 00	Var.	247,873 75	
City bonds.....	Var.	115,000 00	Var.	117,155 00	
County bonds.....	Var.	22,100 00	Var.	22,970 00	
City bonds.....	Var.	32,000 00	Var.	33,070 00	
County bonds.....	4	1,000 00	101½	1,015 00	
City bonds.....	4	8,500 00	101½	8,627 50	
County bonds.....	4	36,000 00	10¾	36,630 00	
City bonds.....	4	90,000 00	102½	92,250 00	
County bonds.....	4	78,000 00	Var.	79,910 00	
City warrants.....	5	6,122 94	100	6,122 94	
County warrants.....	Var.	25,788 43	100	25,788 43	8,100,911 49
and.....	.....	.....	.....	\$179,966 33	
deposited in banks and.....	.....	.....	.....	874,924 15	1,054,890 49
companies.....	.....	.....	.....	.....	125,600 00
House and lot.....	Cost.	247,808 22	.....	Est'd value.	
Accrued on bonds and.....	.....	.....	.....	\$155,273 81	
Interest.....	.....	.....	.....	73,124 99	
Accrued on stocks.....	.....	.....	.....	4,366 13	
Accrued on warrants.....	.....	.....	.....	.....
Accrued on deposits in.....	.....	.....	.....	.....
and trust companies.....	.....	Estimated.	.....	7,190 00	239,934 94
LIABILITIES.	.....	.....	.....	.....	\$17,741,551 91
Depositors.....	.....	.....	.....	\$15,001,813 81	
Accrued.....	.....	.....	.....	199,754 69	
Accrued.....	.....	.....	.....	510 44	15,202,106 94
Reserve.....	.....	.....	.....	.....	\$2,538,443 97

REPORT ON SAVINGS BANKS.

ALBANY SAVINGS BANK — (Continued).
ANNUAL INCOME AND CHARGES THEREON.

INVESTMENTS, ETC.	Rate of interest.	Amount at par.	Revenue.	Totals
Bonds and mortgages	3	\$19,550 00	\$598 80	
Bonds and mortgages	4	324,000 00	9,280 00	
Bonds and mortgages	4½	633,500 00	26,684 00	
Bonds and mortgages	4½	6,819,300 00	304,664 00	
Bonds and mortgages	5	370,350 00	18,517 80	
Bonds and mortgages	6	147,915 00	8,974 80	
Stock investments.....	3½	355,300 00	8,532 00	
Stock investments.....	4	2,008,060 00	80,088 40	
Stock investments.....	4½	5,000 00	235 00	
Stock investments.....	5	792,500 00	39,685 00	
Stock investments.....	6	1,865,505 00	111,930 80	
Stock investments.....	7	1,790,600 00	126,944 00	
City warrants	5	29,411 87	1,470 87	
City warrants	6	2,500 00	150 00	
Cash deposited in banks and trust cos.....	3	130,111 17	2,402 22	
Cash deposited in banks and trust cos.....	3½	354,812 96	8,970 33	
Cash deposited in banks and trust cos.....	8	400,000 00	12,000 00	
Rents.....				\$762,115.82
CHARGES.				\$766,115.82
Interest to depositors			\$568,318 45	
Salaries.....			26,250 00	
Taxes, repairs and insurance on banking house			1,373 65	
Printing, advertising, etc.....			4,338 29	
Fuel, lights, etc.....			974 60	
Legal expenses.....			2,150 06	
Other expenses.....			4,446 31	
Excess of income.....				\$153,820.00

AUBURN SAVINGS BANK.

[Examined January 7, 1895.]

ASSETS.	Rate of interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Bonds and mortgages.....	5				\$935,400.00
United States bonds	4	\$245,000 00	113	\$276,850 00	
District of Columbia bonds.....	3.65	100,000 00	109	109,000 00	
Indiana State bonds	5	50,000 00	100	50,000 00	
South Dakota State bonds.....	3½	20,000 00	110	22,000 00	
Cayuga county bonds.....	4	5,000 00	100	5,000 00	
Auburn city bonds.....	Var.	132,588 51	Var.	140,659 69	
Buffalo city bonds	3½	50,000 00	100	50,000 00	
New York city bonds	7	61,000 00	123½	76,870 00	
Rochester city bonds	3½	20,000 00	100	20,000 00	
Syracuse city bonds.....	3½	50,000 00	100	50,000 00	
Brookhaven town bonds.....	4	17,000 00	103½	17,425 00	
New Utrecht town bonds.....	5	25,000 00	109	27,250 00	
Waterford town bonds.....	4½	32,000 00	98	34,560 00	
Canajoharie village bonds.....	4	20,000 00	Var.	20,475 00	
Flushing village bonds.....	4	40,000 00	98	41,300 00	
Plattsburgh village bonds.....	4	37,000 00	101	37,370 00	
Port Richmond village bonds.....	5	18,000 00	102½	18,495 00	
Saratoga village bonds.....	4	20,000 00	Var.	20,545 00	
West Troy village bonds.....	4	41,000 00	Var.	41,400 00	
Land contracts	5 and 6				1,666.61
Banking house and lot.....	Cost.	188,922 81		Est'd value.	8.74
Other real estate.....	Cost.	20,431 33			75.00
Cash on hand				\$30,704 35	12.50
Cash deposited in banks and trust companies				176,516 71	197.23

EXAMINATIONS.

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AUBURN SAVINGS BANK — (Continued).

ASSETS.	Rate of Interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
From First National Bank, turn, in hands of receiver.	\$6,733 16	.....	Estimated	\$1,000 00
st accrued on bonds and mortgages	\$3,738 76	.....	
ver one year in arrears..	232 40	.....	
st accrued on stocks.....	\$2,515 36	
st accrued on land contracts	5,305 81	
st accrued on deposits in banks and trust companies..	253 87	
st accrued	117 45	
st accrued		9,191 57
st accrued		130 00
LIABILITIES.					\$3,325,368 25
Depositors.....	\$2,042,084 84	
st accrued to depositors.	1,122 06	
st accrued	126 24	
plus		2,043,233 64
plus		\$332,585 61

ANNUAL INCOME AND CHARGES THEREON.

INVESTMENTS, ETC.	Rate of Interest	Amount at par.	Revenue.	Totals.
and mortgages	5	\$965,458 44		
ver one year in arrears .....	.....	3,221 54		
Investments.....	5	\$962,186 90	\$48,106 24	
Investments.....	3 1/2	50,000 00	1,500 00	
Investments.....	3 1/2	140,000 00	4,200 00	
Investments.....	3.85	100,000 00	3,850 00	
Investments.....	4	525,000 00	21,000 00	
Investments.....	4 1/2	32,000 00	1,440 00	
Investments.....	5	75,583 51	3,779 18	
Investments.....	7	62,000 00	4,340 00	
Contracts	5	7,597 65	379 88	
Contracts	6	1,160 00	69 00	
Deposited	2	74,572 41	1,491 45	
Deposited	3	101,944 30	3,058 33	
.....	.....	.....	.....	\$93,714 68
.....	.....	.....	.....	3,996 00
CHARGES.				\$97,710 68
st to depositors .....	.....	.....	\$67,325 87	
repairs and insurance on banking .....	.....	.....	7,820 00	
repairs and insurance on other real .....	.....	.....	1,594 76	
g. advertising, etc. ....	.....	.....	898 77	
ght, etc .....	.....	.....	574 85	
expenses .....	.....	.....	698 98	
expenses .....	.....	.....	1,251 20	
cess of income.....	.....	.....	.....	80,864 43
cess of income.....	.....	.....	.....	\$16,846 25

BANK FOR SAVINGS.

[Examined April 17, 1894.]

ASSETS.	Rate of interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Bonds and mortgages.....	4-4 1/2 %	.....	.....	.....	\$31,413,000 00
United States bonds.....	4	\$15,650,000 00	114 1/2 %	\$17,840,563 50	
United States bonds.....	6	1,500,000 00	Var.	1,641,280 00	
District of Columbia bonds.....	3.65	650,000 00	113 1/2 %	737,750 00	
Massachusetts State bonds.....	3	3,000,000 00	100	3,000,000 00	
Ohio State bonds.....	3	501,000 00	100	500,000 00	
Connecticut State bonds.....	3	25,000 00	100	25,000 00	
New York city bonds.....	Var.	5,398,700 00	Var.	5,942,395 00	
Brooklyn city bonds.....	Var.	309,000 00	Var.	283,550 00	
Cash on hand.....	.....	.....	.....	\$146,466 63	29,080,498 50
Cash deposited in banks.....	.....	.....	.....	1,541,769 83	
Banking house, old.....	.....	.....	.....	\$100,000 00	1,080,296 51
Banking house, new.....	.....	.....	.....	612,781 14	
Other real estate.....	.....	.....	.....	85,000 00	
Interest accrued on bond and mortgage.....	.....	\$288,796 11	.....	\$285,127 31	787,781 14
Less over one year in arrears.....	.....	3,663 80	.....	127,748 57	
Interest accrued on stocks.....	.....	.....	.....	9,437 15	
Interest accrued on deposits in bank.....	.....	.....	.....	.....	422,312 94
LIABILITIES.					
Due depositors.....	.....	.....	.....	\$46,872,373 84	\$54,371,519 00
Interest accrued.....	.....	.....	.....	594,311 75	
Surplus.....	.....	.....	.....	.....	47,306,604 50
					\$6,575,134 00

ANNUAL INCOME AND CHARGES THEREON.

INVESTMENTS, ETC.	Rate of interest.	Amount at par.	Revenue.	Totals.
Bonds and mortgages.....	4	\$1,809,000 00	\$192,380 00	
Bonds and mortgages.....	4 1/2 %	790,000 00	83,150 00	
Bonds and mortgages.....	4 1/2 %	\$12,854,000 00		
Less over one year in arrears.....	.....	50,000 00		
	4 1/2 %	\$12,804,000 00	576,186 00	
Bonds and mortgages.....	5	\$2,970,000 00		
Less over one year in arrears.....	.....	8,000 00		
	5	\$2,962,000 00	148,100 00	
Bond investments.....	3	4,425,000 00	122,750 00	
Bond investments.....	3.65	850,000 00	23,735 00	
Bond investments.....	4	16,650,000 00	666,000 00	
Bond investments.....	5	1,671,000 00	83,550 00	
Bond investments.....	6	2,756,000 00	165,300 00	
Bond investments.....	7	890,700 00	61,640 00	
Cash deposited.....	3	150,800 00	4,500 00	
Cash deposited.....	2 1/2 %	122,804 36	3,070 10	
Cash deposited.....	3	1,268,965 63	25,379 31	
Rents.....	.....	.....	.....	\$2,115,773 41
				1,800 00
CHARGES.				
Interest to depositors.....	.....	.....	\$1,780,651 44	\$2,117,573 41
Salaries.....	.....	.....	75,620 00	
Taxes, repairs and insurance.....	.....	.....	5,655 80	
Legal expenses.....	.....	.....	267 90	
Printing, advertising, fuel, lights, etc.....	.....	.....	2,928 05	
Other expenses.....	5,561 02	
Excess of income.....	1,200,104 00
				\$202,370 00

EXAMINATIONS.

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BINGHAMTOWN SAVINGS BANK.

[Examined January 31, 1886.]

ASSETS.	Rate of Interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Bonds and mortgages.....	Var.	.....	.....	.....	\$876,100 00
United States bonds	4	\$150,000 00	113	\$169,500 00	
Broome county certificates of indebtedness.....	4	13,457 60	100	13,457 00	
Binghamton city bonds.....	Var.	\$75,000 00	Var.	\$77,933 50	
Buffalo city bonds	3½	60,000 00	100	60,000 00	
Elmira city bonds	Var.	95,000 00	Var.	96,040 00	
Colesville town bonds.....	3½	\$2,600 00	100	\$2,600 00	
Cortlandville town bonds.....	5	500 00	100	500 00	
Fenton town bonds	4	6,900 00	100	6,900 00	
Greene town bonds	7	\$2,300 00	114½	43,643 50	
Owego town bonds	4	48,000 00	101	48,443 00	
Oxford town bonds	7	4,300 00	103	4,439 00	
Union town bonds	4	5,250 00	100	5,250 00	
Vestal town bonds.....	4	3,000 00	100	3,000 00	
Windsor town bonds.....	5	5,000 00	101	5,050 00	
Call loan	5	.....	.....	.....	766,773 00
Cash on hand .....	.....	.....	.....	\$9,449 85	600 00
Cash deposited in banks and trust companies .....	.....	.....	.....	155,719 68	
Interest accrued on bonds and mortgages .....	.....	\$3,950 95	.....	.....	165,169 53
Less over one year in arrears ..	.....	806 00	.....	.....
Interest accrued on stocks and certificates of indebtedness..	.....	.....	.....	\$6,144 95	
Interest accrued on call loan ..	.....	.....	.....	8,497 16	
Interest accrued on deposits in banks and trust companies..	.....	Estimated ...	.....	1 07	
				261 53	11,935 30
LIABILITIES.					
Due depositors.....	.....	.....	.....	\$1,487,819 08	\$1,610,566 68
Interest accrued .....	.....	.....	.....	2,609 28	
Rent accrued .....	.....	.....	.....	83 84	
Salaries .....	.....	.....	.....	455 55	
Surplus .....	.....	.....	.....	.....	1,490,444 25
					\$120,122 58

ANNUAL INCOME AND CHARGES THEREON.

INVESTMENTS, ETC.	Rate of Interest.	Amount at par.	Revenue.	Totals.
Bonds and mortgages.....	5	\$615,700 00		
Less over one year in arrears.....	.....	4,500 00		
	5	\$611,200 00	\$30,580 00	
Bonds and mortgages.....	5½	29,700 00	1,633 50	
Bonds and mortgages	6	\$30,700 00		
Less over one year in arrears .....	.....	600 00		
		\$30,100 00	1,806 00	
Stock investments.....	3	77,000 00	2,310 00	
Stock investments.....	3½	251,000 00	8,865 00	
Stock investments.....	3¾	23,600 00	847 50	
Stock investments.....	4	\$93,107 00	11,724 28	
Stock investments.....	4½	9,000 00	405 00	
Stock investments.....	5	15,500 00	775 00	
Stock investments.....	7	57,000 00	3,990 00	
Call loan.....	5	600 00	31 00	
Cash deposited	3	32,189 23	965 68	
Cash deposited	3½	122,530 45	4,322 06	
				\$35,335 54

REPORT ON SAVINGS BANKS.

BINGHAMTON SAVINGS BANK — (Continued).

INVESTMENTS, ETC.	Rate of interest.	Amount at par.	Revenue.	Totals.
CHARGES.				
Interest to depositors	\$47,998 20	
Salaries	8,200 00	
Rent	1,475 00	
Printing, etc.	75 78	
Fuel, lights, etc	227 26	
Other expenses	170 66	
				\$58,851 84
Excess of income	\$9,873 79

BOWERY SAVINGS BANK, NEW YORK CITY.

[Examined June 1, 1894.]

ASSETS.	Rate of interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Bonds and mortgages	Var.	.....	.....	.....	\$17,552,778 00
United States bonds	Var.	\$15,588,000 00	Var.	\$17,537,680 00	
Ohio State bonds	3	120,000 00	100	120,000 00	
Rhode Island State bonds	6	10,000 00	100	10,000 00	
Missouri State bonds	6	47,000 00	Var.	47,500 00	
Maryland State bonds	3	100,000 00	100	100,000 00	
Delaware State bonds	3	250,000 00	100	250,000 00	
Indiana State bonds	3½	740,000 00	Var.	743,400 00	
New Hampshire State bonds	6	29,000 00	Var.	33,840 00	
Massachusetts State bonds	Var.	2,677,000 00	Var.	2,785,200 00	
New York city bonds	Var.	7,140,500 00	Var.	7,510,255 00	
Brooklyn city bonds	Var.	3,862,000 00	Var.	4,407,360 00	
Poughkeepsie city bonds	Var.	184,000 00	Var.	183,190 00	
Oswego city bonds	3½	326,000 00	110	326,000 00	
Auburn city bonds	3	105,000 00	100	105,000 00	
Buffalo city bonds	3½	515,000 00	110	515,000 00	
Detroit city bonds	4	125,000 00	Var.	126,050 00	
Boston city bonds	Var.	500,000 00	Var.	522,820 00	
Providence city bonds	4	100,000 00	Var.	108,810 00	
Kings county bonds	4	556,000 00	Var.	576,600 00	
					36,098,665 00
Cash deposited .....	.....	.....	.....	\$2,658,886 27	
Cash on hand .....	.....	.....	.....	404,523 75	
					3,063,410 02
Banking house	Cost.	.....	.....	\$806,016 27	650,000 00
Other real estate .....	.....	.....	.....	103,693 18	100,000 00
Interest accrued .....	.....	.....	.....	.....	497,609 76
					\$37,992,463 78
LIABILITIES.					
Due depositors .....	.....	.....	.....	\$48,332,659 89	
Interest accrued .....	.....	.....	.....	761,524 09	
					49,093,803 98
Surplus .....	.....	.....	.....	.....	\$8,828,568 80

ANNUAL INCOME AND CHARGES THEREON.

INVESTMENTS, ETC.	Rate of interest.	Amount at par.	Revenue.	Totals.
Bonds and mortgages	4	\$910,000 00	\$36,00 00	
Bonds and mortgages	4½	14,173,953 00	637,827 88	
Bonds and mortgages	5	2,468,825 00	123,441 26	
Stock investments	2½	5 0,000 00	13,750 00	
Stock investments	3	5,221,000 00	156,630 00	
Stock investments	3½	5,440,000 00	190,400 00	
Stock investments	4	12,475,000 00	497,000 00	

EXAMINATIONS.

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BOWERY SAVINGS BANK, NEW YORK CITY — (Continued).

INVESTMENTS, ETC.	Rate of interest.	Amount at par.	Revenue.	Totals.
Stock investments.....	5	\$1,523,000 00	\$96,400 00	
Stock investments.....	6	6,130,500 00	367,830 00	
Stock investments.....	7	1,180,000 00	82,800 00	
Cash deposited.....	1½	23,477 92	352 16	
Cash deposited.....	2	693,132 84	18,842 65	
Cash deposited.....	2½	1,973,275 47	49,306 83	\$2,375,800 83
CHARGES.				
Interest to depositors.....			\$1,892,401 82	
Salaries.....			78,860 00	
Taxes, repairs and insurance.....			5,093 44	
Printing, advertising, stationery, etc.....			3,890 88	
Other expenses.....			14,010 37	
Legal expenses.....			2,130 68	
				1,932,377 19
Excess of income.....				\$343,423 68

BREVOORT SAVINGS BANK, BROOKLYN.

[Examined January 14, 1895.]

ASSETS.	Rate of interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Bonds and mortgages.....	5 to 6				\$145,750 00
Maine State bonds.....	3	\$1,000 00	100	\$1,000 00	
New York city bonds.....	3	1,000 00	101	1,010 00	
Brooklyn city bonds.....	4	2,000 00	1 0	2,200 00	
Boston city bonds.....	4	1,000 00	102	1,020 00	
Yonkers city bonds.....	4	10,518 87	Var.	10,518 87	
Kings county certificates.....	4	20,000 00	101	20,200 00	
Flatbush town bonds.....	4	5,000 00	101	5,100 00	
Hempstead town bonds.....	4	5,000 00	101	5,050 00	
New Utrecht town bonds.....	5	5,210 00	101	5,262 10	51,360 97
Cash on hand.....				\$2,256 50	
Cash deposited.....				63,035 51	65,292 01
Furniture and fixtures.....	Cost.				1,635 00
Interest accrued.....					2,097 57
LIABILITIES.					\$266,135 55
Due depositors.....				\$263,245 54	
Interest accrued.....				274 17	
					263,519 71
Surplus.....					\$2,615 84

ANNUAL INCOME AND CHARGES THEREON.

INVESTMENTS, ETC.	Rate of interest	Amount at par.	Revenue.	Totals.
Bonds and mortgages.....	5	\$133,850 00	\$6,692 50	
Bonds and mortgages.....	5½	8,000 00	440 00	
Bonds and mortgages.....	6	3,900 00	234 00	
Stock investments.....	3	2,000 00	60 00	
Stock investments.....	4	43,018 87	1,720 73	
Stock investments.....	5	5,210 00	280 50	
Cash deposited.....	3	63,035 51	1,891 06	\$11,298 81
CHARGES.				
Interest to depositors.....			\$7,594 63	
Salaries.....			1,500 00	
Rent.....			600 00	
Printing, advertising, stationery.....			75 00	
Fuel, lights and attendance.....			81 00	
				9,570 63
Excess of income.....				\$1,328 18

REPORT ON SAVINGS BANKS.

CAYUGA COUNTY SAVINGS BANK, AUBURN.

[Examined January 9, 1895.]

ASSETS.	Rate of interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Bonds and mortgages.....	5	.....	.....	.....	\$676,955 00
United States bonds.....	4	\$114,400 00	118	\$129,372 00	
District of Columbia bonds....	3.65	60,000 00	109	65,400 00	
Massachusetts state bonds....	8	20,000 00	100	20,000 00	
Auburn city bonds.....	Var.	42,261 88	Var.	43,862 97	
Brooklyn city bonds.....	4	20,000 00	109 1/4	21,850 00	
New York city bonds.....	5	10,000 00	132 1/4	13,225 00	
Niagara Falls city bonds.....	4	15,000 00	118 1/4	16,235 50	
Tonawanda village bonds.....	5	20,000 00	116	23,200 00	
Olean village bonds.....	5	14,000 00	Var.	14,497 00	
Call loan.....	5	.....	.....	.....	347,051 47
Land contract.....	5	.....	.....	.....	600 00
Banking house and lot.....	Cost.	55,425 85	.....	Est'd value.	46,000 00
Other real estate.....	Cost.	6,715 07	.....	Est'd value.	5,000 00
Furniture and safe.....	.....	.....	.....	.....	2,500 00
Taxes and insurance advanced	.....	.....	.....	.....	31 23
Cash on hand.....	.....	.....	.....	\$8,945 40	
Cash deposited in banks and trust companies.....	.....	.....	.....	139,153 67	
Due from First National Bank of Auburn in hands of receiver.....	.....	4,759 36	.....	Est'd value.	148,000 00
Interest accrued on bonds and mortgages.....	.....	\$4,519 94	.....	.....	750 00
Less over one year in arrears..	.....	853 55	.....	.....
Interest accrued on stock.....	.....	.....	.....	\$3,666 20	
Interest accrued on land contract.....	.....	.....	.....	1,456 31	
Interest accrued on call loan.....	.....	.....	.....	5 09	
Interest accrued on deposits in banks and trust companies..	.....	.....	.....	7 92	
Rents accrued.....	.....	.....	.....	85 37	
LIABILITIES.	.....	.....	.....	.....	5,220 20
Due depositors.....	.....	.....	.....	.....	100 00
Interest accrued.....	.....	.....	.....	\$1,110,921 20	
Salaries accrued.....	.....	.....	.....	906 48	
Surplus.....	.....	.....	.....	106 67	
	.....	.....	.....	.....	1,111,894 45
	.....	.....	.....	.....	\$120,728 00

ANNUAL INCOME AND CHARGES THEREON.

INVESTMENTS, ETC.	Rate of interest.	Amount at par.	Revenue.	Totals.
Bonds and mortgages.....	5	\$676,955 00		
Less over one year in arrears.....	.....	16,400 00		
Stock investments.....	5	\$680,575 00	\$33,027 75	
Stock investments.....	3	20,000 00	600 00	
Stock investments.....	3.65	60,000 00	2,190 00	
Stock investments.....	4	159,400 00	6,378 00	
Stock investments.....	4 1/2	15,669 19	685 53	
Stock investments.....	5	60,595 69	3,029 78	
Call loan.....	5	600 00	30 00	
Land contract.....	5	195 38	9 77	
Cash deposited.....	1 1/4	18,310 24	274 06	
Cash deposited.....	3	120,843 33	3,625 20	
Rents.....	.....	.....	.....	\$46,225 70
	.....	.....	.....	600 00
	.....	.....	.....	\$46,825 70

CAYUGA COUNTY SAVINGS BANK, AUBURN—(Continued).

INVESTMENTS, ETC.	Rate of interest.	Amount at par.	Revenue.	Totals.
CHARGES.				
Interest to depositors.....	\$36,293 80	
Repairs and insurance on banking house.....	4,800 00	
Repairs and insurance on other real estate.....	630 12	
Printing, advertising, etc.....	160 22	
Lighting, etc.....	231 62	
Other expenses.....	430 29	
			764 38	
				\$43,312 43
Excess of income.....		\$7,886 86

CITIZENS' SAVINGS BANK, NEW YORK CITY.

[Examined January 17, 1896.]

ASSETS.	Rate of interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Real estate and mortgages.....	5 & 6				\$4,096,200 00
United States bonds.....	4	\$1,000,000 00	118½	\$1,132,500 00	
Various State bonds.....	4	20,000 00	100	20,000 00	
Wisconsin State bonds.....	Var.	227,523 55	Var.	242,630 32	
Illinois State bonds.....	8	32,000 00	110	35,200 00	
Minnesota State bonds.....	Var.	539,673 34	Var.	552,381 38	
Dakota State bonds.....	Var.	425,100 00	Var.	440,907 00	
Michigan State bonds.....	3½	270,000 00	100	270,000 00	
Ohio State bonds.....	6	50,000 00	116	58,000 00	
Indiana State bonds.....	6	50,000 00	100	50,000 00	
California State bonds.....	4	200,000 00	113	226,000 00	
New York city bonds.....	Var.	76,000 00	Var.	91,210 00	
Brooklyn city bonds.....	Var.	260,000 00	Var.	260,750 00	
Albany city bonds.....	Var.	559,000 00	Var.	605,960 00	
Schenectady city bonds.....	Var.	28,000 00	Var.	32,640 00	
Watertown city bonds.....	Var.	420,000 00	Var.	421,600 00	
Utica city bonds.....	4	125,000 00	104	130,000 00	
Oneida city bonds.....	Var.	26,000 00	Var.	26,530 00	
Herkimer city bonds.....	4	75,000 00	105½	79,125 00	
Albany city bonds.....	4	120,000 00	103	123,600 00	
Oran city bonds.....	4	50,000 00	102	51,000 00	
Salisbury city bonds.....	3½	82,000 00	100	82,000 00	
Watertown city bonds.....	3½	100,000 00	100	100,000 00	
Port Jervis city bonds.....	3½	125,000 00	100	125,000 00	
Watertown city bonds.....	Var.	50,000 00	Var.	50,900 00	
Ellenville city bonds.....	4	50,000 00	109	54,500 00	
Watertown city bonds.....	3½	73,000 00	100	73,000 00	
Watertown city bonds.....	4	200,000 00	105	210,000 00	
Watertown city bonds.....	5	150,000 00	110	165,000 00	
Watertown city bonds.....	4	250,000 00	108	265,000 00	
Watertown city bonds.....	4	125,000 00	109	136,250 00	
Watertown city bonds.....	7	20,000 00	107	21,400 00	
Watertown county bonds.....	4½	218,000 00	107	233,260 00	
Watertown county bonds.....	Var.	589,000 00	Var.	592,240 00	
Watertown county bonds.....	3½	105,000 00	100	105,000 00	
Unpaid loans.....	Var.				7,063,613 70
On hand.....					103,600 00
Deposited in bank.....					203,419 84
Outstanding house.....					1,002,149 87
Interest accrued.....					98,000 00
					89,688 28
LIABILITIES.					\$12,656,671 04
Depositors.....				\$11,232,157 79	
Interest accrued.....				18,091 25	
					11,250,249 04
Surplus.....					\$1,406,422 00

REPORT ON SAVINGS BANKS.

CITIZENS' SAVINGS BANK, NEW YORK CITY — (Continued).
ANNUAL INCOME AND CHARGES THEREON.

INVESTMENTS, ETC.	Rate of interest.	Amount at par.	Revenue.	Totals.
Bonds and mortgages	5	\$3,863,260 00	\$193,160 00	
Bonds and mortgages	6	233,000 00	18,980 00	
Stock investments.....	3½	2,058,000 00	74,080 00	
Stock investments.....	4	8,119,523 85	124,500 95	
Stock investments.....	4½	674,600 00	80,857 00	
Stock investments.....	5	341,473 8-	17,073 66	
Stock investments.....	6	42,000 00	5,520 00	
Stock investments.....	7	313,000 00	21,910 00	
Stock investments.....	8	32,000 00	2,560 00	
Call loans.....	3	28,000 00	840 00	
Call loans.....	4	75,600 00	3,024 00	
Cash deposited.....	1½	177,149 77	2,657 24	
Cash deposited.....	2	425,000 00	8,500 00	
Cash deposited.....	3	400,000 00	12,000 00	
Rents				\$305,392 55
				6,150 00
CHARGES.				\$514,573 55
Interest to depositors			\$407,053 40	
Salaries.....			32,300 00	
Taxes, repairs and insurance			2,300 00	
Legal expenses.....			700 00	
Printing, advertising and stationery.....			2,500 00	
Fuel lights, etc			1,400 00	
Other expenses.....			3,900 00	
				457,053 40
Excess of income.....				\$37,519 40

CORNWALL SAVINGS BANK.

[Examined January 28, 1895.]

ASSETS.	Rate of interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Bonds and mortgages.....	5-6	.....	.....	.....	\$37,322 40
Kansas State certificates.....	4	\$3,365 00	100	\$3,365 00	
North Dakota State bonds.....	6	500 00	100	500 00	
Colorado State warrants.....	6	800 00	97½	873 50	
Washington State warrants.....	6½	2,084 30	100	2,084 30	
Long Island City bonds.....	4½	2,000 00	101	2,020 00	
Gravesend town bonds.....	5½	2,000 00	95	1,950 00	
Cornwall town bonds.....	5	1,200 00	100	1,200 00	
Cornwall town bonds.....	6	426 25	100	426 25	
Milton town bonds.....	4	500 00	101	505 00	
German Flats town bonds.....	7	500 00	110	550 00	
North Hempstead town bonds.....	4	2,000 00	102	2,040 00	
Forestburg town bonds.....	7	2,900 00	107	3,103 00	
					17,022 55
Due from banks				\$6,086 40	
Cash on hand.....				573 50	
					2,000 00
Interest accrued on stocks, etc.....				\$721 67	
Less over one year in arrears.....				149 17	
					573 50
Interest accrued on bonds and mortgages.....				\$610 93	
Less over one year in arrears.....				43 38	
					567 55
Interest accrued on deposits in banks.....					1 40
LIABILITIES.					\$39,005 30
Due depositors.....				\$36,344 87	
Interest accrued.....				145 00	
Salaries accrued.....				50 90	
					36,540 77
Surplus					\$3,464 53

EXAMINATIONS.

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CORNWALL SAVINGS BANK — (Continued). ANNUAL INCOME AND CHARGES THEREON.

INVESTMENTS, ETC.	Rate of interest.	Amount at par.	Revenue.	Totals.
and mortgages	5	\$26,875 00		
per one year in arrears .....	.....	750 00		
	5	\$26,125 00	\$1,306 25	
and mortgages	6	10,437 00	636 63	
Investments	4	4,865 00	194 60	
Investments	4½	2,000 00	90 00	
Investments	5	\$3,200 00		
per one year in arrears .....	.....	2,000 00		
	5	\$1,200 00	60 00	
Investments	6	926 25	55 58	
Investments, Colorado State war-	6	900 00	54 00	
Investments, Washington State war-	6½	2,084 50	135 49	
Investments	7	2,400 00	238 00	
deposited	1½	3,036 00	45 54	\$3,805 08
CHARGES.				
Interest to depositors			\$1,957 84	
Expenses			500 00	
			15 00	2,472 84
Balance of income				\$332 94

CORTLAND SAVINGS BANK, CORTLAND.

[Examined December 4, 1891.]

ASSETS.	Rate of interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
and mortgages	Var.	.....	.....	.....	\$483,234 00
do State warrants	6	\$41,724 89	100	\$41,724 89	
State warrants	6	1,006 25	100	1,006 25	
ington State warrants	6	32,623 40	100	32,623 40	
State raid certificates	4	5,575 88	100	5,575 88	
Dakota State bonds	3½	10,000 00	100	10,000 00	
and city bonds	Var.	38,000 00	Var.	39,300 00	
town bonds	5	10,000 00	105¼	10,525 00	
natus town bonds	4	8,100 00	103¾	8,392 75	
ndville town bonds	5	500 00	104¾	533 75	
town bonds	4	1,700 00	Var.	1,717 50	
fter town bonds	4	3,000 00	103¾	3,112 50	
ovington town bonds	4	1,000 00	100	1,000 00	
r town bonds	4	1,220 00	100	1,220 00	
on town bonds	4½	16,500 00	106¼	17,572 50	
ne town bonds	5	6,500 00	118¼	7,696 25	
r town bonds	7	100 00	117	117 00	
set town bonds	5	4,000 00	112½	4,540 00	
town bonds	4	6,700 00	Var.	6,808 00	
anda town bonds	4	10,000 00	103¼	10,125 00	
on town bonds	4	10,300 00	Var.	10,325 00	
t town bonds	4	1,000 00	100	1,000 00	
town bonds	5	6,500 00	119¼	7,761 25	
r town bonds	5	1,000 00	104¼	1,042 50	
nd village bonds	Var.	51,100 00	Var.	51,885 00	
fter village bonds	4	400 00	101¼	405 00	
racuse village bonds	4	15,000 00	102¾	15,375 00	
ush village bonds	4	10,000 00	103¼	10,250 00	
wyville village bonds	5	1,350 00	114¼	1,542 37	
Tonawanda village bds	4	10,000 00	103¾	10,350 00	
school district bonds	4	7,200 00	101	7,272 00	
oon and Stillwater school					
ict bonds	4	5,500 00	103	5,665 00	
port (Royalton and Hart-					
school district bonds	5	5,000 00	105¾	5,337 50	
iga town school dist bds.	5	17,500 00	Var.	18,378 75	\$483,234 00

REPORT ON SAVINGS BANKS.

CORTLAND SAVINGS BANK, CORTLAND — (Continued).

ASSETS.	Rate of interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Call loan	6	.....	.....	.....	\$280 00
Land contract	8	.....	.....	.....	250 00
Real estate	Cost.	\$8,800 00	.....	Est'd value.	7,750 00
Cash on hand	\$22,234 74	.....
Cash deposited in banks and trust companies	120,835 01	143,089 75
Furniture and safe	2,000 00
Insurance advanced	41 75
Interest accrued on bonds and mortgages	\$12,332 30	.....
Interest accrued on stocks	4,522 23	.....
Interest accrued on warrants	15,051 57	.....
Interest accrued on call loan	40 95	.....
Interest accrued on land contract	10 00	.....
Interest accrued on deposits in banks and trust companies	960 97	23,706 40
Rent accrued	21 50
LIABILITIES.					\$1,019,632 34
Due depositor	\$223,844 17	.....
Interest accrued	14,244 75	.....
Salaries accrued	35 07	.....
Rent and expenses accrued	455 00	282,580 99
Surplus	\$81,071 75

ANNUAL INCOME AND CHARGES THEREON.

INVESTMENTS, ETC.	Rate of interest.	Amount at par.	Revenue.	Totals.
Bonds and mortgages	5	\$171,600 00	\$8,580 00	.....
Bonds and mortgages	5 1/2	68,675 00	3,777 13	.....
Bonds and mortgages	6	242,384 00	14,544 04	.....
Bonds and mortgages .....	.....	565 00	39 55	.....
Stock investments	3 1/2	10,000 00	350 00	.....
Stock investments	5 1/2	2,100 00	76 22	.....
Stock investments	3 6-10	10,000 00	360 00	.....
Stock investments	3 1/2	20,000 00	750 00	.....
Stock investments	4 1/2	110,000 00	4,400 00	.....
Stock investments	4 1/2	26,500 00	1,192 50	.....
Stock investments	5 1/2	72,350 00	3,617 50	.....
Stock investments	6	8,000 00	4 00	.....
Stock investments	7	100 00	7 00	.....
State warrants	6	75,376 04	4,521 35	.....
Kansas raid certificates	4	5,575 88	223 04	.....
Call loan	6	9 00	54 00	.....
Land contract	6	150 00	15 00	.....
Cash deposited	2	44,374 64	891 49	.....
Cash deposited	3	50,779 89	1,521 60	.....
Cash deposited	4	15,540 48	621 62	.....
Cash deposited	5	10,000 00	500 00	346,221 04
Rents .....	.....	.....	.....	253 00
CHARGES.				\$46,574 04
Interest to depositors .....	.....	.....	\$33,517 07	.....
Salaries .....	.....	.....	4,400 00	.....
Rent .....	.....	.....	1,000 00	.....
Taxes, repairs and insurance on real estate .....	.....	.....	124 00	.....
Printing, advertising, etc. ....	.....	.....	156 44	.....
Fuel, lights, etc.	41 97
Other expenses	472 27	29,715 40
Excess of income	\$7,199 41

EXAMINATIONS.

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DRY DOCK SAVINGS INSTITUTION, NEW YORK CITY.

[Examined November 1, 1894]

ASSETS.	Rate of Interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Bonds and mortgages.....	4 1/2 to 6				\$8,993,800 00
United States bonds.....	Var.	\$1,127,000 00	Var.	\$1,275,120 00	
District of Columbia bonds.....	3 1/2	25,000 00	104	25,000 00	
Missouri State bonds.....	3 1/2	400,000 00	Var.	422,500 00	
Connecticut State bonds.....	3 1/2	60,000 00	102	61,200 00	
Indiana State bonds.....	Var.	588,000 00	Var.	590,000 00	
Massachusetts State bonds.....	3 1/2	100,000 00	110	110,000 00	
New York city bonds.....	Var.	*2,825,500 00	Var.	2,053,710 00	
Brooklyn city bonds.....	Var.	455,500 00	Var.	545,970 00	
Albany city bonds.....	6	200,000 00	105	315,000 00	
Buffalo city bonds.....	Var.	287,830 98	Var.	292,180 58	
Rochester city bonds.....	Var.	614,000 00	Var.	619,130 00	
Yonkers city bonds.....	Var.	100,000 00	Var.	102,400 00	
Cleveland city bonds.....	5	59,000 00	100	59,000 00	
Boston city bonds.....	4	100,000 00	107	107,000 00	
St. Louis city bonds.....	4	200,000 00	107	204,000 00	
Greene county bonds.....	3 1/2	189,000 00	100	189,000 00	
Monroe county bonds.....	8	75,000 00	100	75,000 00	
Kings county bonds.....	Var.	590,000 00	Var.	588,975 00	
New Rochelle town bonds.....	7	1,000 00	100	1,000 00	
Call loans.....					8,660,185 98
Cash on hand.....				54,350 55	13,000 00
Cash deposited in banks.....				1,073,462 99	
Banking house and lot.....	Cost.	568,571 31		Est'd value.	1,127,818 54
Interest accrued on bd. and m.....		\$101,658 76			250,000 00
Less over one year in arrears.....		450 00			
Interest accrued on stocks, etc.....				\$101,208 76	
				115,514 40	216,723 16
					\$19,261,522 68
LIABILITIES.					
Due depositors.....				\$17,179,295 47	
Interest accrued.....				192,075 97	17,371,371 44
Surplus.....					\$1,890,151 24

ANNUAL INCOME AND CHARGES THEREON.

INVESTMENTS, ETC.	Rate of Interest.	Amount at par.	Revenue.	Totals.
Bonds and mortgages.....	6	\$3,000 00	\$180 00	
Bonds and mortgages.....	5	778,400 00	38,920 00	
Bonds and mortgages.....	4 1/2	\$8,212,400 00		
Less over one year in arrears.....		8,000 00		
	4 1/2	\$8,204,400 00	369,198 00	
Stock and bond investments.....	7	200,000 00	14,000 00	
Stock and bond investments.....	6	1,000,000 00	119,730 00	
Stock and bond investments.....	5	98,500 00	49,475 00	
Stock and bond investments.....	4	1,030,000 00	41,200 00	
Stock and bond investments.....	3 1/2	2,968,830 94	108,839 08	
Stock and bond investments.....	3	910,000 00	27,300 00	
Call loans.....	5	13,000 00	650 00	
Cash deposited.....	2 1/2	851,922 82	21,298 22	
Cash deposited.....	2	221,530 17	4,430 60	
				\$790,221 00

REPORT ON SAVINGS BANKS.

DRY DOCK SAVINGS INSTITUTION, NEW YORK CITY — (Continued).

INVESTMENTS, ETC.	Rate of interest.	Amount at par.	Revenue	Totals.
CHARGES.				
Interest to depositors.....			\$576,927 93	
Salaries.....			41,888 50	
Taxes, repairs and insurance.....			4,982 43	
Legal expenses.....			1,694 25	
Printing, advertising and stationery.....			2,761 70	
Fuel, light and attendance.....			1,026 0	
Other expenses.....			4,199 17	
				\$632,781 99
Excess of income.....				\$157,439 61

EAST NEW YORK SAVINGS BANK, BROOKLYN.

[Examined November 15, 1894.]

ASSETS.	Rate of interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Bonds and mortgages.....	5 & 6				\$426,900 00
Brooklyn city bonds.....	6	\$28,500 00	Var	\$32 315 00	
New York city bonds.....	7	44,800 00	Var.	50,708 00	
Long Island City bonds.....	4½	40,000 00	105	42,040 00	
Mount Vernon city bonds.....	4	20,000 00	Var.	31,770 00	
New Rochelle village bonds.....	4	20,000 00	103	20 670 00	
West Troy village bonds.....	4	40,000 00	Var.	41,670 00	
Whitestown village bonds.....	4½	20,000 00	110	22,000 00	
New Utrecht town bonds.....	Var.	40,408 00	Var.	43,781 53	
Newtown town bonds.....	4	27,000 00	123½	28,012 50	
					312,220 08
Cash on hand.....		\$3,206 54			
Cash deposited.....		81,244 47			
					84,451 01
Real estate, banking house and lot.....					25,000 00
Interest accrued.....					8,092 20
					\$356,663 24
LIABILITIES.					
Due depositors.....				\$779,390 10	
Interest accrued.....				8,002 36	
					787,392 46
Surplus.....					\$74,802 78

ANNUAL INCOME AND CHARGES THEREON.

INVESTMENTS, ETC.	Rate of interest.	Amount at par.	Revenue.	Totals.
Bonds and mortgages.....	5	\$1,500 00	\$75 00	
Bonds and mortgages.....	6	425,470 00	25,524 00	
Stock and bond investments.....	4	117,000 00	4,680 00	
Stock and bond investments.....	4½	60,000 00	2,700 00	
Stock and bond investments.....	5	27,600 00	1,380 00	
Stock and bond investments.....	6	31,303 00	1,878 18	
Stock and bond investments.....	7	44,800 00	3,136 00	
Cash deposited.....	2	81,244 47	1,624 88	
				\$41,498 06
Rents.....				800 00
				\$42,298 06

EXAMINATIONS.

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EAST NEW YORK SAVINGS BANK, BROOKLYN - (Continued).

INVESTMENTS, ETC.	Rate of interest.	Amount at par.	Revenue.	Totals.
CHARGES.*				
Interest to depositors	\$94,549 84	
Salaries	3,670 00	
Taxes, repairs and insurance	401 20	
Printing, advertising, fuel, lights, etc.	235 00	
Other expenses	185 00	
				\$29,041 04
Excess of income	\$18,257 08

EAST RIVER SAVINGS INSTITUTION, NEW YORK CITY.

[Examined August 23, 1894.]

ASSETS.	Rate of interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Bonds and mortgages	Var.	.....	.....	.....	\$6,668,165 00
United States bonds	Var.	\$2,463,000 00	Var.	\$2,813,100 00	
Massachusetts State bonds	Var.	200,000 00	Var.	209,000 00	
Indiana State bonds	3	300,000 00	100	300,000 00	
Maine State bonds	3	167,000 00	100	167,000 00	
Missouri State bonds	3½	174,000 00	10½	182,700 00	
New York city bonds	Var.	437,549 82	Var.	462,367 82	
Brooklyn city bonds	Var.	300,000 00	Var.	295,900 00	
Boston city bonds	Var.	190,000 00	Var.	193,000 00	
St. Louis city bonds	4	100,000 00	Var.	105,750 00	
Troy city bonds	4	65,000 00	Var.	66,300 00	
Kings county bonds	4	30,000 00	100	30,000 00	
Loans on stocks .....	.....	.....	.....	.....	4,824,217 83
Cash on hand .....	.....	42,946 20	.....	.....	76,400 00
Cash deposited in banks .....	.....	847,441 76	.....	.....
Interest accrued .....	.....	.....	.....	.....	890,387 96
Real estate .....	.....	.....	.....	.....	123,897 28
Rents accrued .....	.....	.....	.....	.....	75,000 00
					450 00
					\$12,658,118 01
LIABILITIES.					
Due depositors .....	.....	.....	.....	\$10,434,146 13	
Interest accrued .....	.....	.....	.....	66,580 06	
Salaries accrued .....	.....	.....	.....	1,479 60	
					10,432,305 69
Surplus .....	.....	.....	.....	.....	\$2,175,912 32

ANNUAL INCOME AND CHARGES THEREON.

INVESTMENTS, ETC.	Rate of interest.	Amount at par.	Revenue.	Totals.
Bonds and mortgages	4	\$165,000 00	\$6,600 00	
Bonds and mortgages	4½	160,000 00	6,800 00	
Bonds and mortgages	4½	3,424,250 00	156,791 25	
Bonds and mortgages	5	2,558,915 00	142,945 75	
Stock and bond investments	2½	100,000 00	2,500 00	
Stock and bond investments	3	667,749 82	20,032 49	
Stock and bond investments	2½	614,000 00	21,490 00	
Stock and bond investments	4	2,445,000 00	97,800 00	
Stock and bond investments	5	100,000 00	5,000 00	
Stock and bond investments	6	216,000 00	13,960 00	
Stock and bond investments	7	583,800 00	19,866 00	

REPORT ON SAVINGS BANKS.

EAST RIVER SAVINGS INSTITUTION, NEW YORK CITY — (Continued).

INVESTMENTS, ETC.	Rate of interest.	Amount at par.	Revenue.	Totals.
Call loans.....	3	\$76,000 00	\$2,280 00	
Cash deposited.....	2	288,888 08	5,671 78	
Cash deposited.....	2½	204,949 04	5,123 45	
Cash deposited.....	3	156,498 43	10,194 95	
				\$516,555 75
				2,226 00
				\$518,781 75
CHARGES.				
Interest to depositors.....			\$391,768 13	
Salaries.....			24,212 00	
Taxes, repairs and insurance.....			1,410 30	
Printing, advertising, etc.....			1,238 70	
Fuel, light and attendance.....			567 88	
Other expenses.....			1,737 70	
				420,914 00
Excess of income.....				\$97,877 00

ELLENVILLE SAVINGS BANK.

[Examined January 30, 1895.]

ASSETS.	Rate of interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Bonds and mortgages.....	Var.		Var.		\$371,430 00
United States bonds.....	Var.	\$100,000 00		\$118,811 75	
Missouri State bonds.....	3½	10,000 00	101	10,100 00	
North Dakota State bonds.....	4	10,000 00	108	10,800 00	
Ulster county bonds.....	4	29,000 00	Var.	30,140 00	
Syracuse city bonds.....	3½	10,000 00	102	10,200 00	
Providence city bonds.....	4	10,000 00	111	11,100 00	
Ellenville village bonds.....	3½	11,500 00	100	11,500 00	
Port Jervis village bonds.....	4	15,000 00	103	15,450 00	
Monticello village bonds.....	4	3,000 00	102	3,060 00	
Baldwinsville village bonds.....	2½	15,000 00	101	15,150 00	
Liberty village bonds.....	4	15,000 00	105	15,750 00	
Rockland town bonds.....	2½	21,000 00	100	21,000 00	
Liberty town bonds.....	4	30,000 00	102	30,600 00	
York town bonds.....	4	6,000 00	101	6,060 00	
Thompson town bonds.....	4½	14,000 00	103	14,420 00	
Ulysses town bonds.....	7	8,500 00	115	4,025 00	
Wawarsing town bonds.....	3½	83,700 00	100	83,700 00	
Pittsfield town bonds.....	4	17,000 00	103	17,340 00	
Arcadia town bonds.....	7	4,000 00	113	4,520 00	
					426,226 25
Land contracts.....	6				945 00
Furniture and fixtures.....					500 00
Cash on hand and deposited in banks and trust companies.....					76,763 97
Interest accrued on bonds and mortgages.....				\$3,580 81	
Less amount over one year in arrears.....				91 35	
					2,489 46
Interest accrued on stocks, etc.....					4,124 97
Interest accrued on deposits in bank, etc.....					730 13
					\$725,380 00
LIABILITIES.					
Due depositors.....				\$720,906 32	
Interest accrued.....				2,044 18	
Salaries accrued.....				171 11	
Rent accrued.....				19 45	
					723,141 06
Surplus.....					\$92,238 94

EXAMINATIONS.

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ELLENVILLE SAVINGS BANK — (Continued). ANNUAL INCOME AND CHARGES THEREON.

INVESTMENTS, ETC.	Rate of Interest.	Amount at par.	Revenue.	Totals.
Bonds and mortgages	6	\$96,005 50		
Less amount over one year in arrears		900 00		
	6	\$95,105 50	\$5,706 33	
Bonds and mortgages	5½	1,000 00	55 00	
Bonds and mortgages	5	110,725 00	5,536 25	
Bonds and mortgages	4½	48,700 00	2,191 50	
Bonds and mortgages	4	15,000 00	600 00	
Stock investments	7	7,000 00	525 00	
Stock investments	5	36,500 00	1,825 00	
Stock investments	4½	14,000 00	630 00	
Stock investments	4	198,500 00	7,940 00	
Stock investments	3½	151,500 00	5,292 00	
Land contract	6	945 00	56 70	
Cash deposited	2	26,875 00	527 50	
Cash deposited	4	10,000 00	400 00	
Cash deposited	1½	9,086 00	136 29	
Cash deposited	2	22,102 00	582 04	
CHARGES.				\$32,003 61
Interest to depositors			\$25,375 90	
Salaries			2,200 00	
Other expenses			728 47	
				28,304 37
Excess of income				\$3,699 24

EMIGRANT INDUSTRIAL SAVINGS BANK, NEW YORK CITY.

[Examined May 9, 1894.]

ASSETS.	Rate of Interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Bonds and mortgages	4½				\$25,586,875 00
United States bonds	Var.	\$2,737,000 00		\$3,101,880 00	
Connecticut State bonds	3	10,000 00	100	10,000 00	
Delaware State bonds	4	50,000 00	101	50,500 00	
Indiana State bonds	3	500,000 00	100	500,000 00	
Kentucky State bonds	4	83,000 00	109	90,470 00	
Maryland State bonds	Var.	1,325,000 00	Var.	1,323,850 00	
Massachusetts State bonds	Var.	440,000 00	Var.	456,800 00	
Missouri State bonds	3½	410,000 00	100	410,000 00	
New Hampshire State bonds	6	84,000 00	Var.	95,835 00	
Albany county bonds	4	42,000 00	Var.	43,260 00	
Kings county bonds	3½	100,000 00	100	100,000 00	
Monroe county bonds	Var.	100,000 00	100	100,000 00	
Richmond county bonds	Var.	225,000 00	Var.	225,170 00	
Saratoga county bonds	Var.	175,000 00	Var.	180,550 00	
Ulster county bonds	3	75,000 00	100	75,000 00	
Albany city bonds	3	50,000 00	100	50,000 00	
Amsterdam city bonds	3	50,000 00	100	50,000 00	
Binghamton city bonds	3½	30,000 00	100	30,000 00	
Boston city bonds	4	200,000 00	Var.	215,000 00	
Buffalo city bonds	Var.	816,000 00	Var.	837,860 00	
Elmira city bonds	Var.	270,500 00	100	270,500 00	
Lockport city bonds	3½	26,000 00	100	26,000 00	
Newburgh city bonds	4	15,000 00	100	15,000 00	
Poughkeepsie city bonds	Var.	103,500 00	Var.	113,090 00	
Rochester city bonds	Var.	828,000 00	Var.	923,180 00	
Schenectady city bonds	3	43,000 00	100	43,000 00	
Syracuse city bonds	3½	285,000 00	100	285,000 00	
Troy city bonds	5	5,000 00	102	5,100 00	
Watertown city bonds	3	25,000 00	100	25,000 00	
Yonkers city bonds	Var.	300,600 00	Var.	308,270 00	
New York city bonds	Var.	6,497,000 00	Var.	7,426,887 00	
Brooklyn city bonds	Var.	4,417,500 00	Var.	5,145,105 00	
					22,612,367 00

REPORT ON SAVINGS BANKS.

EMIGRANT INDUSTRIAL SAVINGS BANK—(Continued).

ASSETS.	Rate of interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Banking house and lot.....	\$500,000 00
Foreclosed mortgages.....	59,121 57
Cash deposited.....	911,445 79
Interest accrued.....	625,048 45
					\$50,304,739 81
LIABILITIES.					
Due depositors.....	\$12,712,933 66	
Interest accrued.....	539,048 06	
					43,341,981 72
Surplus.....	\$7,062,808 09

ANNUAL INCOME AND CHARGES THEREON.

INVESTMENTS, ETC.	Rate of interest.	Amount at par.	Revenue.	Totals.
Bonds and mortgages.....	4½	\$25,586,875 00	\$1,151,409 37	
Bond investments.....	3	2,791,500 00	83,745 00	
Bond investments.....	3½	58,000 00	1,985 00	
Bond investments.....	3½	3,251,000 00	113,785 00	
Bond investments.....	3.65	295,000 00	10,767 50	
Bond investments.....	4	3,356,000 00	134,240 00	
Bond investments.....	4½	200,000 00	9,000 00	
Bond investments.....	5	2,178,700 00	108,435 00	
Bond investments.....	6	4,677,700 00	239,062 00	
Bond investments.....	7	3,579,000 00	236,572 00	
Cash deposited.....	2	444,686 92	8,597 71	\$2,148,226 58
Rents.....	.....	.....	.....	36,150 00
				\$2,184,376 58
CHARGES.				
Interest to depositors.....	.....	.....	\$1,487,947 75	
Salaries.....	.....	.....	79,630 00	
Taxes, repairs and insurance.....	.....	.....	9,500 00	
Legal expenses.....	.....	.....	300 00	
Printing, advertising, etc.....	.....	.....	4,500 00	
Sundry expenses.....	.....	.....	24,035 00	
				1,605,902 75
Excess of income.....	.....	.....	.....	\$578,473 83

FRANKLIN SAVINGS BANK, NEW YORK CITY.

[Examined August 9, 1894.]

ASSETS.	Rate of interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Bonds and mortgages.....	Var.	.....	.....	.....	\$2,960,000 00
United States bonds.....	4	\$250,000 00	114	\$283,000 00	
Massachusetts State bonds.....	3½	107,000 00	107	107,000 00	
Missouri State bonds.....	2½	100,000 00	103	103,000 00	
Minnesota State bonds.....	3½	7,000 00	101	7,070 00	
New York city bonds.....	Var.	534,900 01	Var.	701,430 80	
Brooklyn city bonds.....	Var.	206,000 00	Var.	411,130 00	
Rochester city bonds.....	Var.	251,000 00	Var.	285,080 00	
Jamestown city bonds.....	4	50,000 00	109	54,500 00	
Poughkeepsie city bonds.....	3	20,000 00	95	19,000 00	
Poughkeepsie city bonds.....	Var.	51,000 00	Var.	51,100 00	

EXAMINATIONS.

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FRANKLIN SAVINGS BANK, NEW YORK CITY—(Continued).

ASSETS.	Rate of Interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Albany city bonds	7	\$7,000 00	Var.	\$8,030 00	
Yonkers city bonds	4	67,000 00	Var.	69,770 00	
Cohoes city bonds	4	9,000 00	99	9,810 00	
Troy city bonds	4½	2,000 00	104	2,040 00	
Amsterdam city bonds	3	25,000 00	95	23,750 00	
Buffalo city bonds	3½	275,000 00	100	275,000 00	
Elmira city bonds	Var.	16,500 00	Var.	57,640 00	
Mount Vernon city bonds	Var.	40,000 00	Var.	42,450 00	
Newburgh city bonds	4	22,000 00	107	23,540 00	
Providence city bonds	4	50,000 00	109	54,500 00	
Long Island City bonds	Var.	58,000 00	Var.	66,330 00	
St. Louis city bonds	4	100,000 00	107	107,000 00	
New York county bonds	Var.	415,000 00	Var.	483,200 00	
Albany county bonds	4	30,000 00	106	31,600 00	
Richmond county bonds	3½	45,000 00	100	45,000 00	
Call loans					\$3,326,230 50
Real estate banking house					15,500 00
Cash deposited in banks				\$510,277 60	150,000 00
Cash on hand				29,857 65	
Interest accrued					540,135 25
Rents					25,706 90
					72 00
					\$7,027,684 65
LIABILITIES.					
Due depositors				\$6,900,173 75	
Interest accrued				20,506 39	
					6,920,770 14
Surplus					\$796,864 51

ANNUAL INCOME AND CHARGES THEREON.

INVESTMENTS, ETC.	Rate of Interest	Amount at par.	Revenue.	Totals.
Bonds and mortgages	4½	\$1,861,500 00	\$83,767 50	
Bonds and mortgages	5	1,097,500 00	54,875 00	
Bonds and mortgages	6	1,000 00	60 00	
Bond investments	3	45,000 00	1,350 00	
Bond investments	3½	705,000 00	24,675 00	
Bond investments	4	731,500 00	29,260 00	
Bond investments	4½	43,000 00	1,957 50	
Bond investments	5	65,000 00	3,250 00	
Bond investments	6	656,500 00	39,390 00	
Bond investments	7	664,900 00	46,543 00	
Call loans	4	300 00	12 00	
Call loans	3½	15,000 00	532 00	
Cash deposited	2	42,197 51	8,463 95	
Cash deposited	3	25,000 00	750 00	
				\$294,885 95
Rents				3,579 00
				\$298,464 95
CHARGES.				
Interest to depositors			\$195,123 76	
Salaries			22,840 00	
Taxes, repairs and insurance			2,481 59	
Printing, advertising, etc			1,436 45	
Fuel, light and attendance			455 46	
Other expenses			1,909 15	
				224,296 41
Excess of income				\$74,168 54

REPORT ON SAVINGS BANKS.

FULTON COUNTY SAVINGS BANK, JOHNSTOWN.

[Examined June 28, 1894.]

ASSETS.	Rate of Interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Bonds and mortgages.....	5-6	.....	.....	.....	\$36,300 00
District of Columbia bonds....	7	\$1,000 00	122	\$1,220 00	
Dakota Territory bonds.....	4	2,000 00	107	2,140 00	
Johnstown village bonds.....	6	500 00	123½	617 50	
Port Henry village bonds.....	4½	14,000 00	110	15,400 00	
Cash on hand.....	.....	.....	.....	\$404 11	19,277 80
Cash deposited in bank.....	.....	.....	.....	4,928 45	
Interest accrued on bonds and mortgages.....	.....	.....	.....	\$640 78	5,323 86
Less over one year in arrears..	.....	.....	.....	96 30	
Interest accrued on stocks.....	.....	.....	.....	.....	544 12
					110 16
					\$61,684 75
LIABILITIES.					
Due depositors.....	.....	.....	.....	\$58,585 83	
Interest accrued.....	.....	.....	.....	219 78	
					58,805 60
Surplus.....	.....	.....	.....	.....	\$3,879 15

ANNUAL INCOME AND CHARGES THEREON.

INVESTMENTS, ETC.	Rate of Interest.	Amount at par.	Revenue.	Totals.
Bonds and mortgages.....	5	\$36,000 00	\$1,300 00	
Bonds and mortgages.....	6	\$10,300 00		
Less over one year in arrears.....	.....	1,300 00		
	6	\$2,000 00	540 00	
Stock investments.....	4	2,000 00	80 00	
Stock investments.....	4½	14,000 00	680 00	
Stock investments.....	6	500 00	30 00	
Stock investments.....	7	1,000 00	70 00	
				\$2,680 00
CHARGES.				
Interest to depositors.....	.....	.....	\$1,464 65	
Printing, advertising, etc.....	.....	.....	122 24	
				1,586 89
Excess of income.....	.....	.....	.....	\$1,093 11

FULTON SAVINGS BANK, FULTON.

[Examined November 18, 1894.]

ASSETS.	Rate of Interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Bonds and mortgages.....	Var	.....	.....	.....	\$373,120 28
Oswego city bonds.....	7	\$300 00	103½	\$307 00	
Arcadia town bonds.....	7	4,500 00	117	5,265 00	
Corning town bonds.....	7	4,000 00	121½	4,870 00	
Cortlandville town bonds.....	6	3,500 00	114½	4,015 25	
Geneva town bonds (in default)	7	2,400 00	.....	.....
Oswego town bonds.....	7	100 00	106	106 00	
Oriskany town bonds.....	7	1,800 00	119½	1,798 00	

EXAMINATIONS.

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FULTON SAVINGS BANK, FULTON—(Continued).

ASSETS.	Rate of Int. Interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
appel town bonds.....	Var.	\$20,000 00	Var.	\$22,700 00	
own bonds.....	Var.	18,000 00	Var.	20,445 25	
town bonds.....	7	100 00	119½	119 50	
town bonds.....	4	3,000 00	Var.	3,085 00	
town bonds.....	5	1,500 00	101	1,515 00	
urg town bonds.....	5	10,000 00	114	11,400 00	
son town bonds.....	7	500 00	103	515 00	
t town bonds.....	5	17,500 00	Var.	19,375 25	
Ponawanda village b'ds.	5	10,000 00	118½	11,850 00	
c village bonds.....	7	9,500 00	124	11,780 00	
ans.....	6				\$119,023 75
ontracts.....	6				3,250 00
a hand.....				\$807 03	1,501 59
eposited in banks and companies.....				60,153 50	
g house and lot.....	Cost.	8,774 00		Est'd value..	60,960 53
real estate.....		3,445 60		Est'd value..	3,750 00
ire and safe.....					2,400 00
ccrued.....					1,000 00
t accrued on bonds and gages.....		9,104 02			70 05
er one year in arrears..		2,340 56			
t accrued on stocks.....				\$5,763 46	
t accrued on call loans..				1,326 01	
t accrued on land con- s.....				43 60	
s.....				33 04	
t accrued on deposits in s, etc.....		Estimated...		701 43	
					8,336 50
					\$478,923 83
LIABILITIES.					
positions.....				\$435,435 83	
t accrued.....				5,953 84	
s accrued.....				69 44	
					441,508 10
plus.....					\$37,414 73

ANNUAL INCOME AND CHARGES THEREON.

INVESTMENTS, ETC.	Rate of interest.	Amount at par.	Revenue.	Totals.
and mortgages.....	5	\$20,000 00	\$1,000 00	
and mortgages.....	5½	4,900 00	273 50	
and mortgages.....	6	\$243,330 32		
er one year in arrears.....		20,180 00		
investments.....	6	\$228,050 22	13,683 02	
investments.....	4	3,000 00	120 00	
investments.....	5	69,500 00	3,475 00	
investments.....	7	31,460 00	2,198 60	
town bonds in default.....	7	4,000 00		
ans.....	6	3,250 00	195 00	
ontracts.....	6	1,501 59	90 10	
eposited.....	3	14,792 37	443 77	
eposited.....	4	45,361 28	1,514 45	
				\$33,328 84
				235 00
				\$33,617 84

REPORT ON SAVINGS BANKS.

FULTON SAVINGS BANK, FULTON—(Continued).

INVESTMENTS, ETC.	Rate of interest.	Amount at par.	Revenue.	Totals.
CHARGES.				
Interest to depositors.....	\$16,234 91	
Salaries.....	2,500 00	
Taxes, repairs and insurance on banking house.....	306 71	
Taxes, repairs and insurance on other real estate.....	41 94	
Printing, advertising, etc.....	60 00	
Fuel, lights, etc.....	20 00	
Other expenses.....	90 00	
				\$19,553 56
Excess of income.....	\$4,304 56

GERMAN SAVINGS BANK, NEW YORK CITY.

[Examined August 29, 1894.]

ASSETS.	Rate of interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Bonds and mortgages.....	Var.	.....	.....	.....	\$17,166,654 50
United States bonds.....	Var.	\$3,989,000 00	Var.	\$3,319,540 00	
Colorado State bonds.....	4	300,000 00	106	318,000 00	
Indiana State bonds.....	Var.	1,200,000 00	100	1,200,000 00	
Maryland State bonds.....	Var.	1,592,000 00	100	1,592,000 00	
Massachusetts State bonds.....	Var.	691,709 00	Var.	915,788 71	
Minnesota State bonds.....	3½	680,000 00	00	680,000 00	
Missouri State bonds.....	Var.	961,000 00	Var.	967,875 00	
New Jersey State bonds.....	6	131,000 00	Var.	144,690 00	
Ohio State bonds.....	3	225,000 00	100	225,000 00	
South Carolina State bonds.....	4½	500,000 00	11½	575,000 00	
Texas State bonds.....	Var.	430,900 00	Var.	419,571 00	
Boston city bonds.....	Var.	400,000 00	Var.	408,150 00	
Buffalo city bonds.....	3½	664,150 98	100	664,154 93	
Cleveland city bonds.....	5	252,000 00	Var.	267,325 00	
New York city bonds.....	Var.	355,000 00	Var.	381,487 00	
Providence city bonds.....	5	48,700 00	101½	49,430 50	
St. Louis city bond.....	4	340,701 00	Var.	367,776 50	
Syracuse city bonds.....	3½	100,000 00	100	100,000 00	
Call loans.....	.....	.....	.....	.....	12,665,640 73
Cash on hand.....	.....	.....	.....	\$791,795 21	60,000 00
Cash deposited in banks and trust companies.....	.....	.....	.....	2,668,193 50	
Banking house and lot.....	Cost.	564,458 78	.....	Estim'd value.	3,454,808 50
Other real estate (building lots for new banking house).....	Cost.	150,000 00	.....	Estim'd value.	225,000 00
Interest accrued on bonds and mortgages.....	.....	\$328,967 02	.....	.....	280,000 00
Less over one year in arrears.....	.....	550 56	.....	.....
Interest accrued on stocks.....	.....	.....	.....	\$328,376 46	
Interest accrued on call loans.....	.....	.....	.....	61,959 78	
Interest accrued on deposits in banks or trust companies.....	.....	.....	.....	330 27	
Rent accrued.....	.....	.....	.....	5,760 46	
					416,406 90
					1,361 48
					\$34,342,100 94
LIABILITIES.					
Due depositors.....	.....	.....	.....	\$30,934,688 76	
Interest accrued.....	.....	.....	.....	168,412 17	
Salaries accrued.....	.....	.....	.....	2,932 23	
Expenses accrued (taxes).....	8,532 46	
					\$1,126,367 14
Surplus.....	\$3,215,813 50

EXAMINATIONS.

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GERMAN SAVINGS BANK, NEW YORK CITY—(Continued). ANNUAL INCOME AND CHARGES THEREON.

INVESTMENTS, ETC.	Rate of interest.	Amount at par.	Revenue.	Totals.
Is and mortgages	4½	\$192,000 00	\$8,640 00	.....
Is and mortgages	5	\$16,969,954 00		
over one year in arrears .....	.....	10,000 00		
Is and mortgages	5	\$16,969,954 00	847,997 70	
Is and mortgages	6	6,700 00	408 00	
Is and mortgages	3	9,837,000 00	86,010 00	
Is and mortgages	3½	2,994,154 93	104,795 42	
Is and mortgages	3.55	100,000 00	3,650 00	
Is and mortgages	4	3,070,701 00	122,828 04	
Is and mortgages	4½	500,000 00	22,500 00	
Is and mortgages	5	1,156,309 00	57,815 45	
Is and mortgages	6	581,000 00	58,860 00	
Is and mortgages	7	282,000 00	28,240 00	
Is and mortgages	3	35,000 00	1,050 00	
Is and mortgages	4	25,000 00	1,000 00	
Is and mortgages	3	2,533,193 59	51,063 87	
Is and mortgages	2½	50,000 00	1,250 00	
Is and mortgages	3	50,000 00	1,500 00	
Is and mortgages .....	.....	10,000 00	.....
Is and mortgages .....	.....	.....	.....	\$1,822,608 48
Is and mortgages .....	.....	.....	.....	23,180 00
Is and mortgages .....	.....	.....	.....	\$1,420,788 48
CHARGES.				
Interest to depositors .....	.....	.....	\$1,180,972 20	
Interest on .....	.....	.....	60,197 00	
Repairs and insurance .....	.....	.....	8,348 87	
Advertising, etc. ....	.....	.....	3,215 08	
Lighting, etc. ....	.....	.....	2,042 12	
Other expenses .....	.....	.....	7,040 83	
Is and mortgages .....	.....	.....	.....	1,211,805 60
Is and mortgages .....	.....	.....	.....	\$208,972 88

GOSHEN SAVINGS BANK.

[Examined November 23, 1894.]

ASSETS.	Rate of interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Is and mortgages	5 and 6	.....	.....	.....	\$328,220 00
Is and mortgages	Var.	\$43,500 00	Var.	\$45,910 00	
Is and mortgages	Var.	40,000 00	Var.	45,80 00	
Is and mortgages	Var.	20,000 00	Var.	20,300 00	
Is and mortgages	8	10,000 00	Var.	10,600 00	
Is and mortgages	4	2,000 00	Var.	2,020 00	
Is and mortgages	3½	14,000 00	101	14,140 00	
Is and mortgages	4	5,500 00	Var.	5,515 00	
Is and mortgages	3½	3,000 00	100	3,000 00	
Is and mortgages	4	10,000 00	104	10,400 00	
Is and mortgages	4	12,000 00	102	12,200 00	
Is and mortgages	4	10,000 00	102	10,200 00	
Is and mortgages	4	10,000 00	102	10,200 00	
Is and mortgages	5	10,000 00	108	10,800 00	
Is and mortgages	6	5,400 00	108	5,562 00	
Is and mortgages	4	4,000 00	100	4,000 00	
Is and mortgages	Var.	5,117 25	Var.	5,137 25	
Is and mortgages	4	6,000 00	101	6,060 00	
Is and mortgages	7	1,000 00	101	1,010 00	
Is and mortgages	4	5,000 00	100	5,000 00	

REPORT ON SAVINGS BANKS.

GOSHEN SAVINGS BANK — (Continued).

ASSETS.	Rate of interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Town of East Chester school district No. 5 bonds.....	4	\$10,500 00	101	\$10,605 00	
Town of Little Valley and Mansfield school district No. 3 bds	4½	5,000 00	101	5,050 00	
Town of Goshen school district No. 8 bonds.....	4	7,000 00	Var.	7,110 00	
					\$250,229 35
Demand loan .....	.....	.....	.....	.....	229 00
Cash on hand and deposited in banks and trust companies..	.....	.....	.....	.....	56,229 35
Interest accrued on bonds and mortgages .....	.....	.....	.....	\$4,830 41	
Less amount over one year in arrears.....	.....	.....	.....	179 07	
					4,651 34
Interest accrued on stocks....	.....	.....	.....	.....	3,274 00
Interest accrued on demand loans.....	.....	.....	.....	.....	25 25
Interest accrued on deposits in banks and trust companies..	.....	.....	.....	.....	161 67
Rent paid in advance .....	.....	.....	.....	.....	125 00
					\$615,071 22
LIABILITIES.					
Due depositors.....	.....	.....	.....	\$391,608 18	
Interest accrued .....	.....	.....	.....	6,694 98	
Salaries accrued .....	.....	.....	.....	99 59	
					600,397 75
Surplus .....	.....	.....	.....	.....	\$14,673 00

ANNUAL INCOME AND CHARGES THEREON.

INVESTMENTS, ETC.	Rate of interest.	Amount at par.	Revenue.	Totals.
Bonds and mortgages	5	\$287,720 00		
Less amount over one year in arrears.....	.....	4,000 00		
	5	\$283,720 00	\$14,186 00	
Bonds and mortgages	6	11,200 00	672 00	
Stock investments.....	3	30,000 00	900 00	
Stock investments.....	3½	57,000 00	1,995 00	
Stock investments.....	4	97,000 00	3,880 00	
Stock investments.....	4½	5,000 00	225 00	
Stock investments.....	5	20,000 00	1,000 00	
Stock investments.....	6	28,017 25	1,681 04	
Stock investments.....	7	2,000 00	140 00	
Call loan	6	500 00	30 00	
Cash deposited	2	50,485 76	1,009 71	
				\$25,718 75
CHARGES.				
Interest to depositors .....	.....	.....	\$21,829 31	
Salaries.....	.....	.....	1,560 00	
Rent .....	.....	.....	350 00	
Printing, advertising, etc.....	.....	.....	72 34	
Fuel, lights, etc	54 00	
Other expenses.....	150 64	
				34,077 18
Excess of income.....	\$1,641 57

EXAMINATIONS.

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GREENWICH SAVINGS BANK, NEW YORK CITY.

[Examined August 7, 1894.]

ASSETS.	Rate of interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Mortgages	Var.	.....	.....	.....	\$11,839,300 00
State bonds.....	Var.	\$5,198,000 00	Var.	\$5,847,985 00	
City bonds.....	3.65	190,000 00	110	209,880 00	
State bonds.....	Var.	272,000 00	110	272,000 00	
City bonds.....	8	300,000 00	100	300,000 00	
State bonds.....	8	400,000 00	100	400,000 00	
City bonds.....	8	150,000 00	110	150,000 00	
State bonds.....	Var.	2,045,716 15	Var.	2,059,819 23	
City bonds.....	3 1/2	125,000 00	100	125,000 00	
State bonds.....	3 1/2	270,000 00	100	250,000 00	
City State bonds.....	Var.	396,000 00	Var.	437,608 75	
State bonds.....	8	250,000 00	100	250,000 00	
City State bonds.....	3 1/2	60,000 00	100	60,000 00	
State bonds.....	3 1/2	195,000 00	100	195,000 00	
City bonds.....	4	89,000 00	Var.	41,557 50	
State bonds.....	Var.	495,000 00	Var.	524,635 00	
City bonds.....	Var.	250,000 00	100	250,000 00	
County bonds.....	4	20,000 00	105 1/2	21,150 00	
State bonds.....	4	52,500 00	Var.	54,187 50	
City bonds.....	Var.	949,000 00	Var.	1,301,315 00	
State bonds.....	6	112,000 00	Var.	148,920 00	
City bonds.....	4	850,000 00	Var.	933,887 50	
State bonds.....	4	258,000 00	Var.	291,340 00	
City bonds.....	Var.	220,000 00	Var.	241,500 00	
State bonds.....	Var.	128,000 00	Var.	139,000 00	
City bonds.....	Var.	2,420,200 00	Var.	2,663,318 00	
State bonds.....	4	350,000 00	111	389,500 00	
City bonds.....	3 1/2	100,000 00	100	100,000 00	
State bonds.....	4	202,333 05	Var.	218,671 31	
City bonds.....	3 1/2	25,000 00	100	25,000 00	
State bonds.....	Var.	31,000 00	Var.	36,225 00	
City bonds.....	4	211,760 83	Var.	229,218 11	
State bonds.....	.....	.....	.....	\$212,068 77	18,185,077 90
State bonds.....	.....	.....	.....	977,791 88	
State and lot.....	Cost.	611,686 52	.....	Est'd value.	1,189,860 15
Used on bonds and	.....	.....	.....	\$57,669 66	359,000 00
Used on stocks and	.....	.....	.....	96,095 24	
Used on deposits in	.....	.....	.....	2,963 78	
Trust companies..	.....	Estimated.	.....	.....	155,727 66
LIABILITIES.	.....	.....	.....	.....	\$31,794,565 73
Reserves.....	.....	.....	.....	\$27,436,174 21	
Used.....	.....	.....	.....	100,558 53	
Used.....	.....	.....	.....	871 26	
Accrued.....	.....	.....	.....	480 67	
.....	.....	.....	.....	.....	27,538,079 09
.....	.....	.....	.....	.....	\$4,186,486 04

ANNUAL INCOME AND CHARGES THEREON.

EXPENSES, ETC.	Rate of interest.	Amount at par.	Revenue.	Totals.
Mortgages	4	\$450,000 00	\$18,000 00	
Mortgages	4 1/2	2,579,650 00	431,084 50	
Mortgages	5	1,804,150 00	90,207 50	
Mortgages	6	5,200 00	380 00	
Interest.....	8	2,293,000 00	68,790 00	
Interest.....	3 1/2	2,330,000 00	78,050 00	
Interest.....	3.65	190,800 00	6,944 20	

REPORT ON SAVINGS BANKS.

GREENWICH SAVINGS BANK, NEW YORK CITY — (Continued).

INVESTMENTS, ETC.	Rate of interest.	Amount at par.	Revenue.	Totals.
Stock investments.....	4	\$6,462,193 88	\$259,487 76	
Stock investments.....	5	1,008,966 15	50,445 61	
Stock investments.....	6	3,097,700 00	181,182 00	
Stock investments.....	7	1,445,000 00	101,150 00	
Cash deposited.....	1½	105,083 02	1,578 25	
Cash deposited.....	1	725,000 00	14,500 00	
Cash deposited.....	2½	100,000 00	2,500 00	
Cash deposited.....		47,708 86		
				\$1,803,268 1
CHARGES.				
Interest to depositors.....			\$1,005,535 78	
Salaries.....			52,276 00	
Taxes, repairs and insurance on banking house.....			9,000 00	
Legal expenses.....			250 00	
Printing, advertising, etc.....			2,700 00	
Fuel, lights, etc.....			2,150 00	
Other expenses.....			6,700 00	
				1,078,611 1
Excess of income.....				\$224,656 1

HARLEM SAVINGS BANK, NEW YORK CITY.

[Examined July 5, 1894.]

ASSETS.	Rate of interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Bonds and mortgages.....	5 & 6				\$3,064,901 1
United States bonds.....	Var.	\$173,100 00	Var.	\$201,821 25	
Texas State bonds.....	7	26,000 00	100½	33,865 00	
Niagara county bonds.....	4	58,800 00	Var.	59,915 00	
Richmond county bonds.....	Var.	149,000 00	Var.	143,320 00	
Ulster county bonds.....	4	20,000 00	101½	20,450 00	
Amsterdam city bonds.....	3	90,000 00	100	90,000 00	
Brooklyn city bonds.....	Var.	330,000 00	Var.	500,575 00	
Buffalo city bonds.....	7	182,000 00	Var.	182,000 00	
Long Island City bonds.....	Var.	163,500 00	Var.	188,518 75	
Middletown city bonds.....	3½	75,000 00	100	75,000 00	
New York city and towns of Morrisania and West Farms bonds.....	Var.	164,000 00	Var.	206,876 25	
Oswego city bonds.....	7	4,500 00	103½	4,657 50	
Yonkers city bonds.....	7	3,000 00	113¾	3,982 50	
Deer Park town bonds.....	7	28,000 00	114¾	31,990 00	
Newtown town bonds.....	Var.	81,000 00	Var.	85,250 00	
New Rochelle town bonds.....	4	35,000 00	10¾	38,665 00	
Plattsburgh town bonds.....	7	7,500 00	119½	8,962 50	
Westchester town bonds.....	Var.	64,334 27	100	64,334 27	
Catskill village bonds.....	4	14,000 00	103	14,430 00	
Corning village bonds.....	4	40,000 00	102½	40,900 00	
East Chester village bonds.....	5	5,000 00	10¾	5,162 50	
Flushing village bonds.....	Var.	38,000 00	Var.	41,570 00	
Mechanicville village bonds.....	4	35,000 00	103½	36,137 50	
Mount Vernon village bonds.....	4	15,000 00	102¾	15,412 50	
New Rochelle village bonds.....	4	50,000 00	103¾	51,625 00	
Port Chester village bonds.....	4	20,500 00	101	20,705 00	
South Mt. Vernon village bds.....	4½	21,800 00	110¾	24,084 50	
Suspension Bridge village bds.....	5	20,000 00	111	22,200 00	
Saratoga Springs village bonds.....	5	15,000 00	112	16,800 00	
Tarrytown village bonds.....	4	25,000 00	101½	25,375 00	
Tionderoga village bonds.....	4	75,000 00	102½	76,627 50	
West Troy village bonds.....	4	40,000 00	102½	40,900 00	
Williamsbridge village bonds.....	4	10,000 00	102½	10,250 00	
Batavia town school district No. 2 bonds.....	4½	34,500 00	105¾	36,311 25	

EXAMINATIONS.

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HARLEM SAVINGS BANK, NEW YORK CITY - (Continued).

ASSETS.	Rate of interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
East Chester town school district No. 4 bonds.....	7	\$5,000 00	108	\$5,180 00	
Flushing town school district No. 3 bonds.....	5	3,500 00	106½	3,718 75	
Mamaroneck town school district No. 1 bonds.....	4½	25,000 00	108¾	25,812 75	
Banking house and lot.....	Cost.	128,289 81	.....	Est'd value.	\$2,463,595 27
Other real estate.....	Cost.	3,500 00	.....	Est'd value.	110,800 00
Cash on hand.....	.....	.....	.....	\$69,759 90	3,500 00
Cash deposited in banks and trust companies.....	.....	.....	.....	499,696 19	
Interest accrued on bonds and mortgages.....	.....	.....	.....	\$14,390 98	569,456 09
Interest accrued on stocks and bonds.....	.....	.....	.....	32,081 83	
Interest accrued on deposits in banks and trust companies..	.....	Estimated.	.....	3,689 53	
Rent accrued.....	.....	.....	.....	.....	50,168 34
					44 40
LIABILITIES.					
Due depositors.....	.....	.....	.....	\$5,794,533 96	\$4,263,463 05
Due depositors additional to account 18969.....	.....	.....	.....	1,495 00	
Interest accrued.....	.....	.....	.....	2,183 84	
Salaries accrued.....	.....	.....	.....	237 89	
					5,796,443 60
Surplus.....	.....	.....	.....	.....	\$464,090 45

ANNUAL INCOME AND CHARGES THEREON.

INVESTMENTS, ETC.	Rate of interest	Amount at par.	Revenue.	Totals.
Bonds and mortgages.....	5	\$3,048,104 95	\$152,405 25	
Bonds and mortgages.....	6	16,800 00	1,008 00	
Stock investments.....	3	90,000 00	2,700 00	
Stock investments.....	3½	60,000 00	1,950 00	
Stock investments.....	3¾	175,000 00	6,135 00	
Stock investments.....	4	612,984 27	24,517 37	
Stock investments.....	4½	123,800 00	5,571 00	
Stock investments.....	5	265,500 00	13,275 00	
Stock investments.....	5½	40,000 00	2,200 00	
Stock investments.....	6	101,000 00	6,060 00	
Stock investments.....	7	632,000 00	44,240 00	
Cash deposited.....	2	449,093 30	8,981 86	
Cash deposited.....	3	50,604 69	1,518 09	
				\$270,551 57
Rents.....	.....	.....	.....	2,970 00
				\$273,521 57
CHARGES.				
Interest to depositors.....	.....	.....	\$196,724 43	
Salaries.....	.....	.....	21,900 00	
Taxes, repairs and insurance on banking house.....	.....	.....	1,079 88	
Printing, advertising, etc.....	.....	.....	1,276 78	
Fuel, lights, etc.....	.....	.....	635 07	
Other expenses.....	.....	.....	1,624 14	
				223,229 80
Excess of income.....	.....	.....	.....	\$50,301 77

HOME SAVINGS BANK, ALBANY.

[Examined May 28, 1894.]

ASSETS.	Rate of Interest	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Bonds and mortgages.....	Var.				\$653,991 50
Missouri State bonds.....	6	\$2,700 00	102½	\$2,050 00	
Colorado State warrants.....	6	15,298 41	100	15,298 41	
Albany city bonds.....	Var.	9,000 00	Var.	10,111 60	
Buffalo city bonds.....	3½	57,477 00	100	57,477 00	
Buffalo city warrants.....	5	40,671 67	100	40,671 67	
Cleveland city bonds.....	5	20,000 00	104½	20,900 00	
Detroit city bonds.....	4	5,000 00	101½	5,125 00	
Jamestown city bonds.....	5	5,000 00	100	5,000 00	
Long Island City bonds.....	Var.	31,500 00	Var.	41,243 75	
St. Louis city bonds.....	Var.	10,000 00	Var.	10,325 00	
Davenport town bonds.....	4	4,500 00	100½	4,522 50	
Flatbush town bonds.....	4	15,000 00	Var.	15, 65 00	
Salamanca town bonds.....	5	10,000 00	104½	10,435 00	
Saratoga town bonds.....	4	2,500 00	101½	2,543 75	
Seneca Falls town bonds.....	5	12,000 00	112½	13,470 00	
Canastota village bonds.....	4	10,000 00	101½	10,175 00	
Cortland village bonds, school district.....	3.70	6,000 00	100	6,000 00	
East Randolph village bonds.....	4	4,000 00	102½	4, 00 00	
Franklinville village bonds.....	4	10,000 00	Var.	10,080 00	
Greenbush village bonds.....	4	30,000 00	102½	30,750 00	
Little Valley village bonds.....	4	12,000 00	102	12,350 00	
Mechanicville village bonds.....	4	23,000 00	102½	23,575 00	
New Berlin village bonds.....	4	5,000 00	102	5,160 00	
North Tonawanda village b'gs.....	6	4,950 00	115	5,692 50	
Olean village bonds.....	5	8,000 00	100	8,000 00	
Port Henry village bonds.....	4½	15,000 00	101¾	15,261 50	
Tonawanda village bonds.....	6	15,000 00	100	15, 00 00	
Waterford village bonds.....	5	4,000 00	101¾	4,060 00	
West Troy village bonds.....	4	25,000 00	Var.	25,120 00	
Whitehall village bonds.....	4	15, 00 00	101¾	15,225 00	
Long Lake town school district bonds.....	6	1,500 00	104	1,560 00	
Newton town school district bonds.....	5	12,600 00	Var.	13,335 00	
Plattsburgh town school district bonds.....	4	2,000 00	101	2,620 00	
Call loans.....	Var.				463,939 58
Cash on hand.....				\$2,062 28	17,000 00
Cash deposited in banks.....				105,733 61	107,795 00
Furniture and fixtures.....					800 00
Interest accrued on bonds and mortgages.....		\$14,664 91			\$1,242,327 07
Less over one year in arrears.....		55 31			
Interest accrued on stocks.....				\$14,609 60	
Interest accrued on call loans.....				6,511 99	
Interest accrued on warrants.....				89 50	
Interest accrued on deposits in banks.....		Estimated ..		7,231 13	
				419 90	25,862 12
LIABILITIES.					\$1,271,389 19
Due depositors.....				\$1,183,086 55	
Interest accrued.....				16,729 36	
Salaries accrued.....				245 55	
Rent accrued.....				86 25	
Advertising, etc.....				65 83	1,300,213 54
Surplus.....					\$71,175 65

EXAMINATIONS.

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HOME SAVINGS BANK, ALBANY — (Continued). ANNUAL INCOME AND CHARGES THEREON.

INVESTMENTS, ETC.	Rate of interest.	Amount at par.	Revenue.	Totals.
nd mortgages	4	\$968 43		
or one year in arrears		68 43		
nd mortgages	4	\$900 00	\$86 00	
	4½	25,000 00	1,125 00	
nd mortgages	5	\$457,617 08		
or one year in arrears		906 88		
nd mortgages	5	\$456,711 75	22,835 59	
vestments	6	170,406 00	10,224 36	
vestments	3½	62,477 00	2,186 69	
vestments	2.70	6,000 00	222 00	
vestments	4	168,500 00	6,740 00	
vestments	4½	25,000 00	1,125 00	
vestments	5	71,600 00	3,580 00	
vestments	6	39,450 00	2,367 00	
vestments	7	14,500 00	1,015 00	
vestments	5	16,000 00	800 00	
vestments	6	1,000 00	60 00	
nd city warrants	5	40,671 67	2,083 58	
nd city warrants	6	15,298 41	917 90	
posited in banks	2	70,733 61	1,414 67	
posited in banks	3	25,000 00	750 00	
posited in banks	4	10,000 00	400 00	
CHARGES.				\$57,833 79
to depositors			\$40,970 29	
to directors			3,400 08	
for advertising, etc.			1,150 00	
rents, etc.			888 08	
expenses			81 40	
			617 10	
				46,606 83
Balance of income				\$11,226 97

STATEMENT FOR THE SAVINGS OF MERCHANTS' CLERKS, NEW YORK CITY.

[Examined June 25, 1894.]

ASSETS.	Rate of interest	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
nd mortgages	Var.				\$3,845 200 00
State bonds	4	\$700,000 00	113¼	\$794,500 00	
State bonds	5	100,000 00	118½	118,500 00	
State bonds	3	105,000 00	100	105,000 00	
Assets State bonds	Var.	528,000 00	Var.	528,045 00	
cut State bonds	3	110,000 00	100	110,000 00	
nd State bonds	Var.	200,000 00	Var.	203,000 00	
nk city bonds	Var.	307,200 00	Var.	320,540 50	
nty bonds	4	476,000 00	104¼	496,220 00	
hand and deposited					2,675,795 50
te, banking house and					329,283 43
and rent accrued				Est'd value.	125,000 00
					77,732 23
LIABILITIES					\$7,054,606 26
itors				\$6,067,897 75	
accrued				109,745 97	
and expenses accrued				1,826 00	
					6,179,469 72
lus					\$875,136 54

REPORT ON SAVINGS BANKS.

INSTITUTION FOR THE SAVINGS OF MERCHANTS, ETC. — (Continued).
ANNUAL INCOME AND CHARGES THEREON.

INVESTMENTS, ETC.	Rate of interest	Amount at par.	Revenue.	Totals.
Bonds and mortgages	4	\$415,500 00	\$6,680 00	
Bonds and mortgages	4½	3,142,300 00	141,399 00	
Bonds and mortgages	5	288,000 00	14,400 00	
Bonds and mortgages	6	500 00	30 00	
Bond investments	3	1,040,000 00	31,200 00	
Bond investments	3½	15,000 00	525 00	
Bond investments	3.65	100,000 00	3,650 00	
Bond investments	4	1,176,000 00	47,040 00	
Bond investments	5	137,700 00	6,885 00	
Bond investments	6	40,000 00	2,400 00	
Bond investments	7	17,500 00	1,225 00	
Cash deposited	2	306,689 21	6,132 78	
Annual rent				\$271,508 78
				5,808 00
CHARGES.				\$276,706 78
Interest to depositors			\$237,060 78	
Salaries			23,700 00	
Taxes, repairs and insurance			8,281 77	
Printing, advertising, fuel, etc			1,629 33	
Other expenses			1,145 51	
				256,617 38
Excess of income				\$19,889 40

ITHACA SAVINGS BANK.

[Examined February 19, 1875.]

ASSETS.	Rate of interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Bonds and mortgages	5 & 6				\$321,220 00
United States bonds	4 & 6	\$190,000 00	Var	\$207,770 00	
North Dakota State bonds	5	19,061 58	100	19,061 58	
Idaho State bonds	6	14,000 00	Var.	15,000 00	
New York city bonds	Var.	10,000 00	Var.	11,098 30	
Ithaca city bonds	4	14,335 18	100	14,335 18	
Buffalo city bonds	3½	19,779 90	Var.	19,198 05	
Detroit city bonds	4	25,000 00	100	25,000 00	
Seneca town bonds	7	5,200 00	Var.	5,668 58	
Ithaca town bonds	Var.	46,000 00	Var.	50,944 41	
Covert town bonds	7	8,600 00	117	10,063 72	
Newfield town bonds	7	14,500 00	115		
Ovid town bonds	7	5,500 00	115	24,098 88	
Ulysses town bonds	7	500 00	115		
Hartford town bonds	7	100 00	100	100 00	
Enfield town bonds	7	1,500 00	115	1,737 90	
Groton town bonds	7	300 00	113		
Erin town bonds	7	500 00	113	907 76	
Eden town bonds	5	2,000 00	103	2,062 00	
Van Eiten town bonds	5	9,500 00	Var.	9,899 70	
Elko town bonds	5	7,000 00	106	7,423 50	
Pot-dam village bonds	4	21,000 00	100	21,000 00	
Ithaca village bonds	7	18,000 00	114	20,532 60	
Waverly village bonds	4	15,000 00	100	15,000 00	
Ithaca school district bonds	4	15,000 00	00	15,000 00	
Ludlowville school district bds	6	3,000 00	109	3,298 70	
Supervisors of Tompkins county note	5	2,800 00	100	2,800 00	
Call loan					301,910 00
Banking house and lot, furniture and fixtures	Cost.	63,500 00		Est'd value.	60,000 00
Cash					126,226 57
Interest accrued					12,254 21
Rents accrued					489 00
					\$2,398,126 17

EXAMINATIONS.

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ITHACA SAVINGS BANK — (Continued).

ASSETS.	Rate of interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
LIABILITIES.					
Due depositors.....	\$1,047,147 01	
Interest accrued.....	8,815 80	
Salaries accrued.....	808 00	
Expenses accrued.....	50 00	
					\$1,051,820 81
Surplus	\$171,810 86

ANNUAL INCOME AND CHARGES THEREON.

INVESTMENTS, ETC.	Rate of Interest	Amount at par.	Revenue.	Totals.
Bonds and mortgages	5	\$478,930 00	\$23,946 10	
Bonds and mortgages	6	42,300 00	2,538 00	
Stock investments.....	3½	19,779 00	692 26	
Stock investments.....	4	291,835 18	8,933 41	
Stock investments.....	5	59,351 58	2,967 58	
Stock investments.....	6	81,000 00	5,040 00	
Stock investments.....	7	82,000 00	5,740 00	
Call loan.....	6	250 00	15 00	
Cash deposited.....	2	15,510 12	810 20	
Cash deposited.....	3	116,788 57	3,508 66	
Rents.....	.....	.....	3,675 00	\$57,861 61
CHARGES.				
Interest to depositors .....	.....	.....	\$23,618 53	
Salaries .....	.....	.....	8,550 00	
Taxes, repairs and insurance .....	.....	.....	1,799 98	
Other expenses.....	.....	.....	2,504 87	
				\$3,473 38
Excess of income .....	.....	.....	.....	\$18,888 23

JAMAICA SAVINGS BANK.

[Examined October 9, 1894.]

ASSETS.	Rate of Interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Bonds and mortgages.....	5	\$120,500 00			
Bonds and mortgages.....	5½	33,000 00			
Bonds and mortgages.....	6	252,298 85			\$405,798 85
United States bonds	4	10,000 00	114	\$11,400 00	
District of Columbia bonds	3.65	10,000 00	112	11,200 00	
Missouri State bonds.....	3½	10,000 00	108	10,800 00	
Brooklyn city bonds	6	5,000 00	Var.	6,000 00	
Queens county bonds	Var.	271,500 00	Var.	276,000 00	
Flushing village bonds	4	28,000 00	101	28,280 00	
Gravesend town bonds.....	Var.	45,000 00	100	45,000 00	
Flatbush town bonds	4	15,000 00	01	15,150 00	
Oyster Bay town bonds.....	4	36,000 00	101	36,360 00	
Jamaica town bonds	4	10,000 00	101	10,100 00	
Hempstead town bonds.....	4	20,000 00	102	20,400 00	
Oyster Bay school district bds..	4	5,000 00	100	5,000 00	
North Hempstead school district bonds.....	5	1,600 00	100	1,600 00	
Babylon school district bonds..	4	34,500 00	103	35,190 00	\$11,980 00

JAMAICA SAVINGS BANK — (Continued).

ASSETS.	Rate of Interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Cash on hand	\$11,181 06			
Cash deposited in banks and trust companies.....	154,716 30			
Banking house and lot, furniture and fixtures.....				\$165,837 86
Rent accrued.....				10,981 74
Insurance premium paid on account of bonds and mortgages.....				109 71
Interest accrued on bond and mortgage.....	\$11,348 69			48 75
Less amount now over one year in arrears	3,514 97			
Interest accrued on stocks.....				7,638 72
Interest accrued on deposits in banks or trust companies.....				6,879 54
					1,081 87
LIABILITIES.					\$1,108,996 54
Due depositors.....			\$959,742 84	
Interest accrued.....			9,144 21	
Salaries accrued, etc.....			693 00	
					969,579 85
Surplus				\$140,416 69

ANNUAL INCOME AND CHARGES THEREON.

INVESTMENTS, ETC.	Rate of Interest.	Amount at par.	Revenue	Totals.
Bonds and mortgages.....	5	\$120,500 00	\$6,025 00	
Bonds and mortgages.....	5½	\$33,000 00		
Less amount in arrears.....	.....	2,700 00		
	5½	\$30,300 00	1,666 50	
Bonds and mortgages.....	6	\$252,398 85		
Less amount over one year in arrears.....	.....	37,500 00		
	6	\$214,898 85	12,869 88	
Stock investments	3½	10,000 00	\$350 00	\$30,561 38
Stock investments	3.65	10,000 00	365 00	
Stock investments.....	4	348,500 00	13,940 00	
Stock investments.....	4½	85,000 00	3,825 00	
Stock investments.....	5	43,100 00	2,155 00	
Stock investments.....	6	5,000 00	300 00	
				23,935 08
Cash deposited.....	2	76,485 88	\$1,529 70	
Cash deposited.....	3	77,802 39	2,334 00	
				3,863 78
Rent.....	.....			150 00
				\$45,610 14
CHARGES.				
Interest to depositors.....	.....		\$33,495 10	
Salaries		3,610 00	
Other expenses.....		500 00	
				37,605 10
Excess of income.....			\$7,715 04

EXAMINATIONS.

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MECHANICS AND FARMERS' SAVINGS BANK, ALBANY.

[Examined June 1, 1894.]

ASSETS.	Rate of Interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
mortgages.....	Var.	.....	.....	.....	\$656,341 65
es bonds.....	4	\$67,000 00	114	\$76,380 00	
sts state bonds.....	3	25,000 00	100	25,000 00	
nty bonds.....	4	21,000 00	Var.	21,180 00	
bonds.....	4	21,000 00	103½	21,775 00	
ounty bonds.....	Var.	21,000 00	Var.	26,075 00	
county bonds.....	4	5,000 00	103	5,100 00	
bonds.....	Var.	483,000 00	Var.	62,122 50	
r bonds.....	5	63,000 00	Var.	64,440 00	
bonds.....	Var.	56,000 00	Var.	59,287 50	
ty bonds.....	6	50,000 00	141	70,500 00	
bonds.....	Var.	29,000 00	Var.	30,800 00	
ity bonds.....	5	25,000 00	111	27,750 00	
bonds.....	7	8,000 00	Var.	4,145 00	
bonds.....	7	28,000 00	127½	33,150 00	
r bonds.....	7	2,000 00	111½	2,235 00	
city bonds.....	4	18,000 00	107	19,280 00	
city bonds.....	Var.	56,100 00	Var.	66,145 50	
ie city bonds.....	7	2,000 00	Var.	2,694 50	
city bonds.....	4	21,000 00	111	27,750 00	
ity bonds.....	7	26,000 00	Var.	33,875 00	
ty bonds.....	8.65	25,000 00	100	25,000 00	
onds.....	6	2,000 00	10½	2,050 00	
village bonds.....	8½	25,000 00	100	25,000 00	
					1,360,373 00
nd.....				\$287 00	
sited in banks and					
panies.....				163,340 01	164,197 01
rued on bonds and					
rued on stocks.....				\$2,514 99	
rued on deposits in				18,745 73	
trust companies...		Estimated.		1,476 11	
					17,326 83
					\$2,196,048 48
LIABILITIES.					
ors.....				\$1,791,115 77	
rued.....				11,045 21	
ed.....				333 33	
					1,802,494 31
					\$395,554 17

ANNUAL INCOME AND CHARGES THEREON.

INVESTMENTS, ETC.	Rate of Interest.	Amount at par.	Revenue.	Totals.
mortgages.....	4	\$324,000 00	\$12,960 00	
mortgages.....	4½	190,000 00	8,550 00	
mortgages.....	5	187,291 65	6,864 58	
mortgages.....	6	5,050 00	303 00	
stments.....	3	25,000 00	150 00	
stments.....	3½	92,000 00	3,240 00	
stments.....	3.65	25,000 00	912 50	
stments.....	4	259,000 00	10,360 00	
stments.....	5	99,000 00	4,950 00	
stments.....	6	298,000 00	17,880 00	
stments.....	7	338,100 00	23,167 00	
ted in bank.....	2½	67,674 45	1,690 44	
ted in trust companies.....	3	95,722 56	2,871 68	
				\$94,970 20

MECHANICS AND FARMERS' SAVINGS BANK, ALBANY — (Continued).

INVESTMENTS, ETC.	Rate of interest.	Amount at par.	Revenue.	Totals.
CHARGES.				
Interest to depositors	\$66,271 23	
Salaries	3,600 00	
Printing, advertising, etc.	153 50	
Other expenses	72 85	
Rent	2,000 00	
				\$72,097 58
Excess of income	\$22,621 57

METROPOLITAN SAVINGS BANK, NEW YORK CITY.

[Examined October 18, 1894.]

ASSETS.	Rate of interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Bonds and mortgages	Var.				
District of Columbia bonds	3.65	\$130,000 00	113	\$146,900 00	\$2,360,790 00
Massachusetts State bonds	Var.	570,000 00	Var.	591,400 00	
Missouri State bonds	6	3,000 00	101½	3,04 00	
Maryland State bonds	3	10,000 00	100	10,000 00	
Maine State bonds	3	50,000 00	100	50,000 00	
New Hampshire State bonds ..	6	3,000 00	Var.	3,49 00	
Albany city bonds	3	20,000 00	100	20,000 00	
New York city bonds	Var.	151,000 00	Var.	159,320 00	
Long Island City bonds	4½	20,000 00	Var.	22,400 00	
Syracuse city bonds	4	70,000 00	108	75,600 00	
Yonkers city bonds	Var.	115,000 00	Var.	123,300 00	
Schenectady city bonds	4	25,000 00	Var.	26,350 00	
Brooklyn city bonds	Var.	179,500 00	Var.	191,04 00	
Rochester city bonds	4	150,000 00	Var.	164,000 00	
Kings county bonds	Var.	180,000 00	Var.	180,840 00	
New York county bonds	7	75,000 00	7	80,250 00	
Niagara Falls city bonds	4	100,000 00	107	107,000 00	
Call loans					1,964,925 00
Cash on hand		15,849 25			6,568 00
Cash deposited in banks		237,856 08			
					253,765 28
Claims against Marine Bank, New York, failed		\$24,049 02			
Interest accrued					64,538 00
Real estate, banking house and lot		243,364 71		\$150,000 00	
Other real estate		4,615 72		8,000 00	
					153,000 00
Rent accrued					601 00
					\$4,804,185 79
LIABILITIES.					
Due depositors				\$4,308,118 55	
Interest accrued				46,700 15	
					4,354,818 70
Surplus					\$549,367 09

EXAMINATIONS.

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METROPOLITAN SAVINGS BANK, NEW YORK CITY — (Continued).

ANNUAL INCOME AND CHARGES THEREON.

INVESTMENTS, ETC.	Rate of interest.	Amount at par.	Revenue.	Totals.
nd mortgages	4½	\$559,700 00	\$25,186 50	
nd mortgages	5	1,789,560 00	89,478 00	
nd mortgages	6	11,500 00	690 00	
nd stock investments	3	430,000 00	12 900 00	
nd stock investments	3½	491,000 00	17,185 10	
nd stock investments	3.85	130,000 00	4,745 00	
nd stock investments	4	459,000 00	18,360 00	
nd stock investments	4½	30,000 00	1,350 00	
nd stock investments	5	85,000 00	4,250 00	
nd stock investments	6	37,500 00	2,250 00	
nd stock investments	7	199,000 00	18,910 00	
ns.	4	6,500 00	260 00	
posited	2	232,356 68	4,647 12	
				\$195,221 62
				8,000 00
				\$199,021 62
CHARGES.				
to depositors			\$157,122 73	
repairs and insurance			19,400 00	
; advertising, fuel, lights, etc.			2,713 87	
xpenses			2,000 00	
			1,725 00	
				182,961 60
cess of income				\$16,070 02

MIDDLETOWN SAVINGS BANK.

[Examined December 5, 1894]

ASSETS.	Rate of interest.	Amount at par.	MARKET VALUE		Totals.
			Rate.	Amount	
nd mortgages	5 & 6				\$460,340 76
States bonds	4	\$85,000 00	Var.	\$97,900 00	
own city bonds	Var.	70,500 00	Var.	71,700 00	
Vernon city bonds	4	90,000 00	Var.	93,900 00	
t city bonds	5	27,000 00	106	28,620 00	
n city bonds	6	20,000 00	04	20,800 00	
a Springs village bonds	4	80,000 00	103	82,400 00	
a village bonds	3½	16,000 00	100	16,000 00	
ia village bonds	3½	20,000 00	100	20,000 00	
eur village bonds	3½	60,000 00	100	60,000 00	
lage bonds	4	50,000 00	103	51,500 00	
village bonds	4	48,000 00	103	49,440 00	
sads town bonds	7	2,500 00	113	2,825 00	
wn bonds	7	5,000 00	113	5,650 00	
l town bonds	3½	66,000 00	100	66,000 00	
atus town bonds	4	20,000 00	101	20,200 00	
town bonds	5	3,500 00	102	3,570 00	
own bonds	7	10,000 00	107	10,700 00	
ion town bonds	Var.	39,500 00	Var.	41,485 00	
ands town bonds	4	500 00	100	500 00	
sting town bonds	4	43,000 00	101	43,430 00	
town bonds	4	5,000 00	101	5,050 00	
gh town bonds	4	41,000 00	101	41,410 00	
town bonds	4	20,000 00	102	20,400 00	
recht town bonds	5	11,354 00	103	11,551 00	
h town bonds	4	51,000 00	101	51,510 00	
town bonds	4	6,000 00	101	6,060 00	
hool district No. 1 bonds	4½	11,000 00	Var.	11,150 00	
house and lot	Cost.	19,939 68	Est. val.	\$16,000 00	943,754 00
ate sold under contract				1,825 00	17,825 00

REPORT ON SAVINGS BANKS.

MIDDLETOWN SAVINGS BANK—(Continued).

ASSETS.	Rate of interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Cash on hand	\$22,467 01	\$157,651 21
Cash deposited in banks and trust companies	135,184 20	
Interest accrued on bonds and mortgages	\$9,521 93	
Less amount over one year in arrears	1,537 53	7,984 41
Interest accrued on stocks	10,129 56
Interest accrued on deposits in banks, etc	525 06
Interest accrued on land contracts	60 76
Rents accrued	22 00
LIABILITIES.					\$1,506,558 12
Due depositors	\$1,484,819 02	1,507,475 20
Interest accrued	23,112 47	
Salaries accrued	44 44	
Surplus	\$91,077 19

ANNUAL INCOME AND CHARGES THEREON.

INVESTMENTS, ETC.	Rate of interest.	Amount at par.	Revenue.	Totals.
Bonds and mortgages	5	\$412,535 76	\$21,264 78	
Less amount over one year in arrears .....	.....	17,240 00		
Bonds and mortgages	5	\$125,295 76		
Less over one year in arrears .....	.....	3,915 00		
Bonds and mortgages	6	\$13,780 00	896 80	
Less over one year in arrears .....	.....	172,000 00	6,020 00	
Stock investments	4	609,540 00	24,380 00	
Stock investments	4½	30,500 00	1,372 50	
Stock investments	5	62,354 10	3,117 70	
Stock investments	6	20,000 00	1,200 00	
Stock investments	7	17,500 10	1,325 00	
Cash deposited	3	121,322 40	3,631 67	
Cash deposited	2½	13,661 80	346 54	
Land contracts	5	1,300 00	65 00	
Land contracts	6	525 00	31 50	
Rents .....	.....	.....	275 60	
CHARGES.				\$62,704 49
Interest to depositors .....	.....	.....	\$54,029 21	
Salaries .....	.....	.....	4,000 00	
Taxes, repairs and insurance on banking house, etc .....	.....	.....	203 58	
Printing, advertising, etc .....	.....	.....	36 37	
Legal expenses .....	.....	.....	436 00	
Fuel, lights, etc	178 03	
Other expenses	630 19	59,566 37
Excess of income	\$3,578 12

EXAMINATIONS.

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NATIONAL SAVINGS BANK, ALBANY.

[Examined April 30, 1894.]

ASSETS.	Rate of Interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount	
Bonds and mortgages.....	Var.	.....	.....	.....	\$2,645,460 00
United States bonds.....	4	\$200,000 00	114	\$228,000 00	
Massachusetts State bonds.....	5	87,500 00	Var.	88,400 00	
Missouri State bonds.....	6	65,000 00	Var.	66,070 00	
New Hampshire State bonds.....	6	48,500 00	Var.	53,121 25	
New Jersey State bonds.....	6	14,000 00	Var.	14,910 00	
Albany county bonds.....	Var.	105,000 00	Var.	107,907 50	
Erie county bonds.....	Var.	41,000 00	Var.	47,257 50	
Kings county bonds.....	4	8,000 00	105½	8,420 00	
Orange county bonds.....	4	10,000 00	101	10,100 00	
Queens county bonds.....	4	10,000 00	101½	10,150 00	
Richmond county bonds.....	5	1,000 00	107½	1,072 50	
Albany city bonds.....	Var.	355,000 00	Var.	405,460 00	
Auburn city bonds.....	5	7,000 00	101½	7,105 00	
Brooklyn city bonds.....	Var.	630,000 00	Var.	704,002 50	
Buffalo city bonds.....	Var.	38,000 00	Var.	54,192 50	
Cohoes city bonds.....	7	3,000 00	Var.	3,900 00	
Corning city bonds.....	4	8,000 00	Var.	8,345 00	
Elmira city bonds.....	5	5,000 00	103	5,150 00	
Hudson city bonds.....	7	12,000 00	Var.	12,972 50	
Jamestown city bonds.....	4	16,000 00	104½	16,720 00	
Kingston city bonds.....	6	7,000 00	131¾	9,222 50	
Lockport city bonds.....	7	10,000 00	10½	10,500 00	
Long Island City bonds.....	7	1,000 00	125	1,250 00	
Mount Vernon city bonds.....	5	3,000 00	105¾	3,172 50	
Newburgh city bonds.....	5	10,000 00	104½	10,450 00	
New York city bonds.....	Var.	1,304,200 00	Var.	1,416,504 00	
Oswego city bonds.....	7	16,500 00	Var.	17,428 50	
Poughkeepsie city bonds.....	7	68,500 00	Var.	74,527 50	
Providence city bonds.....	5	11,000 00	108½	11,935 00	
Rochester city bonds.....	7	25,000 00	Var.	30,925 00	
Syracuse city bonds.....	7	32,000 00	119½	38,160 00	
Troy city bonds.....	Var.	12,100 00	Var.	12,072 50	
Watertown city bonds.....	4	5,000 00	101	5,050 00	
Yonkers city bonds.....	Var.	25,000 00	Var.	30,600 00	
East Chester town bonds.....	7	1,000 00	100	1,000 00	
Greenwich town bonds.....	4	12,000 00	100½	12,030 00	
Johnstown town bonds.....	7	1,000 00	100	1,000 00	
Little Falls town bonds.....	4	4,000 00	100¾	4,030 00	
Palatiae town bonds.....	5	3,000 00	10¾	3,067 50	
Saratoga town bonds.....	Var.	6,500 00	Var.	6,533 75	
Amsterdam village bonds.....	5	14,000 00	Var.	16,095 00	
Catskill village bonds.....	4	5,000 00	101	5,050 00	
Cobleskill village bonds.....	4	20,000 00	01	20,200 00	
Cohoes village bonds.....	7	17,000 00	Var.	20,505 00	
Dunkirk village bonds.....	7	9,000 00	105	9,540 00	
Fonda village bonds.....	5	9,000 00	105½	9,472 50	
Lansingburgh village bonds.....	4	3,000 00	Var.	3,052 50	
Peekskill village bonds.....	7	8,000 00	125½	10,100 00	
Plattsburgh village bonds.....	4½	500 00	101¾	508 75	
Potsdam village bonds.....	4	10,000 00	103¾	10,375 00	
Richfield Springs village bonds.....	6	1,500 00	124¾	1,871 25	
Saugerties village bonds.....	3½	9,000 00	100	9,000 00	
Stillwater village bonds.....	5	300 00	101	303 00	
White Plains village bonds.....	4	18,000 00	100	18,000 00	
Canajoharie town school district bonds.....	4	9,000 00	101½	9,112 50	
Corning town school district bonds.....	4	9,000 00	100½	9,015 00	
Hornellsville town school district bonds.....	5	2,000 00	101	2,020 00	
Mohawk town school district bonds.....	5	2,000 00	101	2,020 00	
Ridgfield town school district bonds.....	5	1,000 00	101	1,010 00	
Real estate.....	Cost.	16,006 44	.....	Est'd value	3,709,925 50
Cash on hand.....	.....	.....	.....	\$42,822 36	12,000 00
Cash deposited in banks and trust companies.....	.....	.....	.....	606,603 02	649,436 88

REPORT ON SAVINGS BANKS.

NATIONAL SAVINGS BANK, ALBANY—(Continued).

ASSETS.	Rate of Interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Interest accrued on bonds and mortgages	\$54,391 73	.....	
Less over one year in arrears	3,980 00	.....	
Interest accrued on stocks	\$50,871 73	
Interest accrued on deposits in banks and trust companies	69,164 40	
Rent accrued	4,606 46	
					\$194,003 19
					379 00
					\$7,141,288 47
LIABILITIES.					
Due depositors	\$6,331,043 59	
Interest accrued	79,430 29	
Salaries accrued	781 39	
					6,411,255 19
Surplus		\$729,033 29

ANNUAL INCOME AND CHARGES THEREON.

INVESTMENTS, ETC.	Rate of Interest.	Amount at par.	Revenue.	Totals.
Bonds and mortgages	4	\$184,500 00	\$7,390 00	
Bonds and mortgages	4½	\$1,239,500 00		
Less over one year in arrears .....	.....	30,500 00		
	4½	\$1,209,000 00	54,405 00	
Bonds and mortgages	5	\$1,112,700 00		
Less over one year in arrears .....	.....	28,000 00		
	5	\$1,085,700 00	54,385 00	
Bonds and mortgages	6	107,700 00	6,463 00	
Stock investments	3½	19,000 00	665 00	
Stock investments	4	556,100 00	22,340 00	
Stock investments	4½	500 00	22 50	
Stock investments	5	372,000 00	18,630 00	
Stock investments	6	1,469,300 00	89,952 00	
Stock investments	7	921,300 00	64,491 00	
Cash deposited in banks and trust cos.	2	171,506 16	3,431 34	
Cash deposited in banks and trust cos.	2½	411,767 83	10,194 30	
Cash deposited in banks and trust cos.	3	13,369 03	698 07	
Rents .....	.....			\$332,976 09
				1,139 00
				\$334,095 09
CHARGES.				
Interest to depositors .....	.....		\$240,264 10	
Salaries .....	.....		9,700 00	
Rent .....	.....		2,000 01	
Taxes, repairs and insurance on real estate .....	.....		418 15	
Printing, advertising, etc. ....	.....		1,300 23	
Fuel, lights, etc. ....	.....		287 35	
Other expenses		2,539 50	
				255,403 35
Excess of income			\$77,692 71

EXAMINATIONS.

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NEW PALTZ SAVINGS BANK.

[Examined February 16, 1896.]

ASSETS.	Rate of interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
mortgages.....	Var.	.....	.....	.....	\$809,997 50
sa bonds.....	4	\$11,850 00	110 ³ / ₄	\$13,113 88	
State warrants.....	6 ¹ / ₂ & 8	13,979 41	100	13,979 41	
ate warrants.....	6	8,019 17	100	8,019 17	
ty bonds.....	4	16,000 00	Var.	16,510 00	
ty bonds.....	7	5,000 00	122	6,100 00	
ty bonds.....	Var.	10,200 00	Var.	12,252 10	
ie city bonds.....	Var.	15,600 00	Var.	16,580 00	
City bonds.....	Var.	58,000 00	Var.	63,545 00	
ity bonds.....	5	6,000 00	100	6,000 00	
is city bonds.....	4	10,000 00	104	10,400 00	
on city bonds.....	5	15,500 00	105	16,275 00	
warrants.....	5	5,000 00	100	5,000 00	
village bonds.....	6	12,000 00	Var.	13,260 00	
village bonds.....	5	5,000 00	102	5,100 00	
rings village bonds.....	6	500 00	120	600 00	
a village bonds.....	5	500 00	106	530 00	
e village bonds.....	4	10,000 00	102	10,200 00	
Bridge village bonds.....	4	10,000 00	102	10,200 00	
lage bonds.....	4 ¹ / ₂	3,500 00	101	3,535 00	
village bonds.....	6	1,000 00	102	1,020 00	
ernon village b'ds.....	4	5,000 00	100	5,000 00	
e bonds.....	5	10,000 00	101	10,160 00	
village bonds.....	5	4,500 00	102	4,590 00	
wn bonds.....	7	6,000 00	117	7,020 00	
bonds.....	5	10,000 00	101	10,100 00	
bonds.....	4	2,300 00	101	2,323 00	
wn bonds.....	5	5,580 00	100	5,450 00	
bonds.....	7	3,000 00	115	3,450 00	
bonds.....	4	18,000 00	101	18,180 00	
k town bonds.....	5	10,000 00	103	10,300 00	
bonds.....	7	1,000 00	104	1,040 00	
own bonds.....	7	22,000 00	107	23,540 00	
own bonds.....	4 ¹ / ₂	10,000 00	101	10,300 00	
own bonds.....	5	25,000 00	108	27,000 00	
n bonds.....	7	2,500 00	113	2,815 00	
bonds.....	7	1,000 00	113	1,130 00	
wn bonds.....	4	2,500 00	100	2,500 00	
bonds.....	4	2,000 00	100	2,000 00	
n bonds.....	4	2,000 00	100	2,000 00	
bonds.....	7	3,500 00	104	3,640 00	
wn bonds.....	7	1,500 00	105	1,575 00	
wn bonds.....	5	2,800 00	101	2,825 00	
wn bonds.....	6	450 00	100	450 00	
n bonds.....	6	800 00	100	800 00	
t town bonds.....	5	15,175 00	Var.	15,314 30	
bonds.....	4 ¹ / ₂	18,000 00	102	18,360 00	
own bonds.....	5	15,000 00	100	15,000 00	
bonds.....	4	7,000 00	100	7,000 00	
own bonds.....	6	16,000 00	106	16,960 00	
own school district					
ids.....	4	19,000 00	100	19,000 00	
n school district					
ids.....	4	4,000 00	100	4,000 00	
own school district					
ids.....	6	2,000 00	101	2,020 00	
own school district					
ids.....	5	5,500 00	103	5,665 00	
own school district					
ids.....	4 ¹ / ₂	20,000 00	101	20,200 00	
own school district					
ids.....	6	1,000 00	101	1,010 00	
Elbridge and Ca-					
own school district					
ids.....	5	1,000 00	100	1,000 00	
own school district No.					
ids.....	4 ¹ / ₂	4,900 00	101	4,942 00	
own school district					
ids.....	6	1,000 00	101	1,010 00	
own school district					
ids.....	5	5,333 28	101	5,386 61	
own school district					
ids.....	5	1,800 00	100	1,800 00	

NEW PALTZ SAVINGS BANK — (Continued).

ASSETS.	Rate of interest.	Amount at par.	MARKET VALUE.		Total
			Rate.	Amount.	
Busti town school district No. 1 bonds	5	\$7,000 00	103	\$7,140 00	
Porter town school district No. 1 bonds	5	6,400 00	103	6,528 00	
Banking house and lot	Cost.	10,097 16	.....	Estim'd value.	
Other real estate	Cost.	33,148 35	.....	.....
Furniture and fixtures .....	.....	.....	.....	.....
Insurance advanced .....	.....	.....	.....	.....
Interest accrued on stocks, etc. ....	.....	.....	.....	.....
Interest accrued on bonds and mortgages .....	.....	6,101 31	.....	.....
Less over one year in arrears .....	.....	654 39	.....	.....
Interest accrued on deposits in banks, etc. ....	.....	.....	.....	338 74	
Rents .....	.....	.....	.....	.....
Cash on hand and deposited in banks and trust companies ..	.....	.....	.....	.....
					\$1,622
LIABILITIES.					
Due depositors .....	.....	.....	.....	\$350,863 43	
Interest accrued .....	.....	.....	.....	4,588 00	
Salaries accrued .....	.....	.....	.....	258 33	
Sundries .....	.....	.....	.....	500 00	
					968
Surplus .....	.....	.....	.....	.....	\$67.

ANNUAL INCOME AND CHARGES THEREON.

INVESTMENTS, ETC.	Rate of interest.	Amount at par.	Revenue.	Total
Bonds and mortgages	6	\$330,532 50		
Less amount over one year in arrears .....	.....	12,050 00		
	6	\$308,482 50	\$12,508 95	
Bonds and mortgages	5	80,465 00	4,473 35	
Stock investments	4	119,650 00	4,786 00	
Stock investments	4½	71,900 00	3,236 50	
Stock investments	5	185,588 00	9,379 40	
Stock investments	6	64,069 17	3,844 15	
Stock investments	6½	3,130 77	303 50	
Stock investments	7	68,300 00	4,774 00	
Buffalo city warrants	5	5,000 00	250 00	
State of Washington warrants	8	10,848 64	867 79	
Cash deposited	2	15,012 00	300 24	
Cash deposited	1½	28,184 00	423 76	
Cash deposited	4	14,000 00	560 00	
Cash deposited	3½	15,000 00	525 00	
Cash deposited	3¼	10,000 00	250 00	
Cash deposited	3	12,000 00	375 00	
Rents .....	.....	.....	.....	\$41.
				2.
				\$43.
CHARGES.				
Interest to depositors .....	.....	.....	\$36,704 08	
Salaries .....	.....	.....	2,600 00	
Other expenses .....	.....	.....	3,486 81	
				62.
Excess of income .....	.....	.....	.....	\$4.

NEW YORK SAVINGS BANK, NEW YORK CITY.

[Examined September 4, 1894.]

ASSETS.	Rate of interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Bonds and mortgages	Var.	.....	Var.	.....	\$6,040,280 00
United States bonds	Var.	\$464,000 00	Var.	\$532,105 00	
Missouri State bonds	6	22,000 00	101	22,320 00	
Massachusetts State bonds	3½	50,000 00	107	53,500 00	
Maine State bonds	8	280,000 00	100	280,000 00	
Connecticut State bonds	8	12,000 00	100	12,000 00	
Rhode Island State bonds	3½	40,000 00	107	42,800 00	
New York city bonds	Var.	635,100 00	Var.	737,355 00	
Brooklyn city bonds	Var.	984,500 00	Var.	1,379,375 00	
Buffalo city bonds	Var.	274,000 00	Var.	257,570 00	
Oswego city bonds	7	1,000 00	102	1,000 00	
Rochester city bonds	Var.	200,000 00	Var.	227,000 00	
Yonkers city bonds	4	65,000 00	106	70,300 00	
Amsterdam city bonds	8	15,000 00	100	15,000 00	
Syracuse city bonds	3½	250,000 00	100	250,000 00	
New York county bonds	Var.	103,000 00	Var.	128,700 00	
Erie county bonds	7	40,000 00	Var.	49,300 00	
Dutchess county bonds	8	12,000 00	100	12,000 00	
Albany county bonds	4	13,000 00	107	13,840 00	
Naples town bonds	7	11,000 00	120	13,200 00	
Newtown town bonds	Var.	30,000 00	Var.	33,300 00	
Wilson town bonds	5	9,000 00	Var.	9,500 00	
Newfane town bonds	5	10,500 00	106	11,120 00	
Cash on hand		\$4,680 86			4,320,226 00
Cash deposited		506,223 90			
Real estate, banking house and lot	Cost.	\$31,000 00			510,904 76
Other real estate	Cost.	23,000 00			
Interest accrued					114,000 00
Rents accrued					108,072 91
					69 66
LIABILITIES.					\$11,005,123 23
Amount due				\$8,891,508 65	
Interest accrued				58,649 22	
					8,950,158 87
Surplus					\$2,054,960 46

ANNUAL INCOME AND CHARGES THEREON.

INVESTMENTS, ETC.	Rate of interest.	Amount at par.	Revenue.	Totals.
Bond and mortgages	4	\$75,000 00	\$3,040 00	
Bond and mortgages	4½	5,281,000 00	237,645 00	
Bond and mortgages	5	688,250 00	34,162 50	
Bond and stock investments	3	271,000 00	11,180 00	
Bond and stock investments	3½	540,000 00	18,900 00	
Bond and stock investments	4	367,000 00	14,680 00	
Bond and stock investments	5	39,500 00	1,975 00	
Bond and stock investments	6	849,500 00	50,970 00	
Bond and stock investments	7	1,328,700 00	98,609 00	
Cash deposited	1½	80,000 00	1,200 00	
Cash deposited	2	402,733 56	8,064 67	
Rents				\$474,766 17
				2,360 00
CHARGES.				\$478,126 17
Interest to depositors			\$335,123 55	
Salaries			21,860 00	
Taxes, repairs and insurance			1,222 21	
Printing, advertising, fuel, light, etc.			1,175 00	
Legal and other expenses			1,026 00	
				270,561 76
Excess of income				\$107,344 41

NORTH RIVER SAVINGS BANK, NEW YORK CITY.

[Examined February 21, 1895.]

ASSETS.	Rate of Interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Bonds and mortgages.....	Var.	.....	.....	.....	\$2,065,700 00
United States bonds.....	4	\$450,000 00	112½	\$306,250 00	
Missouri State bonds.....	3½	100,000 00	100	100,000 00	
Massachusetts State bonds.....	3½	100,000 00	106	106,000 00	
New York city bonds.....	Var.	275,000 00	100	275,000 00	
Brooklyn city bonds.....	Var.	105,000 00	Var.	126,520 00	
Boston city bonds.....	4	100,000 00	113	113,000 00	
Call loan.....	.....	.....	.....	.....	1,226,730 00
Real estate, banking house and lot.....	Cost.	75,080 51	.....	Est'd. value.	75,080 00
Cash on hand.....	.....	.....	.....	\$14,671 55	
Cash deposited.....	.....	.....	.....	329,599 20	
Interest accrued.....	.....	.....	.....	.....	344,870 00
					19,526 00
					\$3,741,986 00
LIABILITIES.					
Due depositors.....	.....	.....	.....	\$3,486,804 19	
Interest accrued.....	.....	.....	.....	15,152 50	
					2,508,286 00
Surplus.....	.....	.....	.....	.....	\$326,013 20

ANNUAL INCOME AND CHARGES THEREON.

INVESTMENTS, ETC.	Rate of Interest.	Amount at par.	Revenue.	Totals.
Bonds and mortgages.....	4½	\$100,000 00	\$4,250 00	
Bonds and mortgages.....	4½	998,900 00	44,890 50	
Bonds and mortgages.....	5	968,300 00	48,415 00	
Bonds and mortgages.....	6	500 00	30 00	
Stock and bond investments.....	3	200,000 00	6,000 00	
Stock and bond investments.....	3½	200,000 00	7,000 00	
Stock and bond investments.....	3½	75,000 00	2,812 50	
Stock and bond investments.....	4	600,000 00	24,000 00	
Stock and bond investments.....	6	35,000 00	2,250 00	
Stock and bond investments.....	7	17,000 00	1,190 00	
Call loans.....	3	10,000 00	300 00	
Cash deposited.....	1½	4,584 00	68 01	
Cash deposited.....	3	221,587 97	4,431 75	
Cash deposited.....	3½	108,777 23	2,594 43	
				\$143,322 19
CHARGES.				
Interest to depositors.....	.....	.....	\$109,098 20	
Salaries.....	.....	.....	12,400 00	
Taxes, repairs and insurance.....	.....	.....	720 34	
Printing, advertising, stationery, etc.....	.....	.....	1,144 15	
Fuel, lights and attendance.....	.....	.....	368 85	
Other expenses.....	815 54	
				124,506 27
Excess of income.....	\$326,065 00

EXAMINATIONS.

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ONEIDA COUNTY SAVINGS BANK, ROME.

[Examined December 18, 1894.]

ASSETS.	Rate of interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Bonds and mortgages.....	5 and 6				\$345,179 00
Brooklyn city bonds.....	7	\$12,000 00	137½	\$16,500 00	
Long Island City bonds.....	Var.	33,000 00	Var.	42,517 50	
Orwego city bonds.....	7	500 00	106¾	533 75	
Amity town bonds.....	4½	5,000 00	Var.	5,160 00	
Arcadia town bonds.....	7	15,000 00	117	17,550 00	
Deer Park town bonds.....	7	17,500 00	114¼	19,993 75	
Forestburg town bonds.....	7	5,000 00	114¼	5,712 50	
Lewiston town bonds.....	7	51,000 00	Var.	51,982 50	
Haples town bonds.....	7	20,000 00	121¾	24,350 00	
Newtown town bonds.....	7	4,000 00	103	4,190 00	
Saratoga town bonds.....	4½	20,000 00	Var.	21,710 00	
Truxton town bonds.....	4	100 00	103¼	102 50	
North Tonawanda village bonds.....	4	10,000 00	103¾	10,350 00	
Olean village bonds.....	4½	10,000 00	104¾	10,485 00	
Oneida village bonds.....	7	1,000 00	100	1,000 00	
Rouses Point village bonds.....	4	14,000 00	102¼	14,315 00	
Ava town school district bonds.....	4½	800 00	102¾	822 00	
Whitestown town school district bonds.....	4	8,000 00	100¾	8,060 00	
Cash on hand.....				\$32 18	258,204 50
Cash deposited in Central Nat. Bank, Rome.....				75,721 98	76,051 18
Interest accrued on bonds and mortgages.....		\$6,975 89			
Less over one year in arrears.....		1,008 06			
Interest accrued on stock.....				\$5,907 83	
Interest accrued on deposits in Central Nat. Bank, Rome.....		Estimated.		5,319 73	
				945 00	12,072 56
LIABILITIES.					\$591,507 98
Due depositors.....				\$520,605 59	
Interest accrued.....				8,114 50	
Salary accrued.....				56 66	
Rent and other expenses accrued.....				905 56	529,682 34
Surplus.....					\$61,824 88

ANNUAL INCOME AND CHARGES THEREON.

INVESTMENTS, ETC.	Rate of interest.	Amount at par.	Revenue.	Totals.
Bonds and mortgages.....	5	\$196,140 00		
Less over one year in arrears.....		6,000 00		
	5	\$190,140 00	\$9,507 00	
Bonds and mortgages.....	6	\$49,079 00		
Less over one year in arrears.....		3,625 00		
	6	\$45,414 00	2,724 84	
Stock investments.....	4	32,100 00	1,284 00	
Stock investments.....	4½	69,800 00	3,141 00	
Stock investments.....	5	31,000 00	1,050 00	
Stock investments.....	7	104,000 00	7,280 00	
Cash deposited (in Central National Bank, Rome).....	3	75,721 98	2,371 06	\$27,362 50

REPORT ON SAVINGS BANKS.

ONEIDA COUNTY SAVINGS BANK, ROME — (Continued).

INVESTMENTS, ETC.	Rate of Interest.	Amount at par.	Revenue.	Totals.
CHARGES.				
Interest to depositors	\$17,492 25	
Salaries	1,300 00	
Rent	2,000 00	
Printing, advertising, etc.	18 16	
Other expenses	288 63	
				\$20,940 12
Excess of income	\$6,308 27

ONEIDA SAVINGS BANK, ONEIDA.

[Examined November 30, 1894.]

ASSETS.	Rate of Interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Bonds and mortgages	5 & 6	.....	.....	.....	\$276,661 15
United States bonds	Var.	\$113,500 00	Var.	\$128,041 25	
Massachusetts state bonds	Var.	21,000 00	100	20,000 00	
Missouri State bonds	3½	10,000 00	100	10,000 00	
Clinton county bonds	4	3,000 00	101	3,030 00	
Erie county bonds	7	1,600 00	116¼	1,162 50	
Brooklyn city bonds	Var.	31,000 00	Var.	38,125 00	
Buffalo city bonds	3½	20,000 00	100	20,000 00	
Kingston city bonds	3	10,000 00	100	10,000 00	
New York city bonds	Var.	15,000 00	Var.	17,431 25	
Rochester city bonds	7	10,000 00	117½	12,750 00	
Attica town bonds	5	2,000 00	108	2,160 00	
DeRuyter town bonds	4	7,000 00	103¼	7,555 50	
Flatbush town bonds	3½	7,000 00	100	7,000 00	
Georgetown town bonds	4	3,000 00	108	3,162 00	
Manlius town bonds	7	7,100 00	117	8,307 00	
Stockbridge town bonds	4	54,000 00	103¼	54,945 00	
Westchester town bonds	3½	20,000 00	100	20,000 00	
Cazenovia village bonds	3½	13,000 00	100	13,000 00	
Fredonia village bonds	3½	5,000 00	100	5,000 00	
Flushing village bonds	7	5,000 00	124	6,200 00	
Johnstown village bonds	6	8,000 00	Var.	9,600 00	
Oneida village bonds	4	30,000 00	101	30,300 00	
Peekskill village bonds	7	4,000 00	125¼	5,050 00	
West Troy village bonds	4	20,000 00	Var.	20,850 00	
Dewitt town school district bonds	5	3,000 00	115½	3,465 00	
Flatlands town school district bonds	6	3,000 00	104	3,120 00	
Livonia town school district bonds	5	6,000 00	105¼	6,315 00	
Mannsville town school district bonds	4	4,000 00	100¾	4,030 00	
Oakfield town school district bonds	5	3,000 00	108¾	3,112 50	
Wellsville town school district bonds	5	13,000 00	Var.	13,905 00	
Land contracts	6	.....	.....	.....	487,117 60
Cash on hand .....	.....	.....	.....	\$953 96	21,305 16
Cash deposited in banks and trust companies .....	.....	.....	.....	22,308 41	
Banking house and lot	Cost.	20,333 83	.....	Est'd value	20,000 00
Other real estate	Cost.	7,406 39	.....	Est'd value	5,000 00
Judgment .....	.....	.....	.....	.....	7,500 00
Furniture, etc. ....	.....	.....	.....	.....	1,500 00
Insurance advanced .....	.....	.....	.....	.....	100 00
Interest accrued on bonds and mortgages	\$8,655 94	
Less over one year in arrears	123 01	
				\$6,308 27	

EXAMINATIONS.

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ONEIDA SAVINGS BANK, ONEIDA — (Continued).

ASSETS.	Rate of Interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Interest accrued on stocks	\$4,770 87	
Interest accrued on land contracts	367 88	
Interest accrued on deposits in banks and trust companies	Estimated.	.....	155 00	
Rent accrued	\$18,886 18
					55 00
					\$359,155 67
LIABILITIES.					
Due depositors	\$385,600 85	
Interest accrued	11,376 88	
Salaries accrued	367 88	
					637,184 51
Surplus	\$122,021 16

ANNUAL INCOME AND CHARGES THEREON.

INVESTMENTS, ETC.	Rate of Interest.	Amount at par.	Revenue.	Totals.
Bonds and mortgages	5	\$288,186 15		
Less over one year in arrears .....	.....	1,500 00		
	5	\$286,686 15	\$14,334 31	
Bonds and mortgages	6	\$88,485 00		
Less over one year in arrears .....	.....	300 00		
	6	\$88,185 00	5,397 70	
Stock investments	3	10,000 00	600 00	
Stock investments	3½	85,000 00	2,975 00	
Stock investments	4	194,900 00	7,795 00	
Stock investments	5	51,800 00	2,575 00	
Stock investments	6	69,000 00	4,140 00	
Stock investments	7	30,600 00	2,148 00	
Land contracts	6	\$21,305 50		
Less over one year in arrears .....	.....	944 00		
	6	\$20,361 50	1,221 69	
Judgment .....	.....	.....	60 00	
Cash deposited in banks, etc	3	7,198 38	143 97	
Cash deposited in banks, etc	3	15,305 08	450 15	
Rents .....	.....	.....	.....	\$41,765 89
				1,449 78
				\$43,215 65
CHARGES.				
Interest to depositors .....	.....	.....	\$37,344 83	
Salaries .....	.....	.....	5,340 00	
Taxes, repairs and insurance on banking house .....	.....	.....	525 69	
Taxes, repairs and insurance on other real estate .....	.....	.....	319 81	
Printing, stationery, etc .....	.....	.....	340 10	
Fuel, lights, etc .....	.....	.....	370 61	
Other expenses .....	.....	.....	265 54	
				\$1,990 01
Excess of income .....	.....	.....	.....	\$11,216 54

ONONDAGA COUNTY SAVINGS BANK, SYRACUSE.

[Examined October 30, 1894.]

ASSETS.	Rate of Interest.	Amount at par.	MARKET VALUE		Totals.
			Rate.	Amount.	
Bonds and mortgages.....	Var.	.....	.....	.....	\$6,000,000 00
United States bonds.....	Var.	\$1,000,000 00	Var.	\$1,175,000 00	
District of Columbia bonds.....	3.65	150,000 00	110	165,000 00	
Massachusetts State bonds.....	3	400,000 00	100	400,000 00	
Onondaga county bonds.....	4	51,000 00	Var.	52,200 00	
Brooklyn city bonds.....	7	34,000 00	15 3/4	53,635 00	
Buffalo city bonds.....	7	150,000 00	Var.	237,250 00	
Syracuse city bonds.....	Var.	1,355,500 00	Var.	1,422,008 75	
Fenner town bonds.....	4	11,000 00	101	11,110 00	
Salina town bonds.....	4	51,000 00	Var.	55,242 00	
Vienna town bonds.....	4	42,000 00	101 1/4	42,535 00	
Lansingburgh village bonds.....	4	25,000 00	104 1/4	26,062 50	
Geddes town school district No. 2 bonds.....	5	4,000 00	100	4,000 00	
Call loan.....	5	.....	.....	.....	3,644,002 25
Land contract.....	Var	.....	.....	.....	19,000 00
Cash on hand.....	.....	.....	.....	\$157,881 83	34,500 00
Cash deposited in banks and trust companies.....	.....	.....	.....	906,352 56	
Banking house and lot.....	Cost.	297,528 27	.....	Est'd value	1,063,741 00
Other real estate.....	Cost	10,117 56	.....	Est'd value.	\$15,000 00
Furniture and safe.....	.....	.....	.....	.....	10,000 00
Insurance and taxes advanced on mortgaged property.....	.....	.....	.....	.....	10,000 00
Interest accrued on bonds and mortgages.....	.....	\$113,806 61	.....	.....	3,813 00
Less over one year in arrears.....	.....	3,681 50	.....	.....
Interest accrued on stocks.....	.....	.....	.....	\$110,122 19	
Interest accrued on call loans.....	.....	.....	.....	25,094 60	
Interest accrued on land contracts.....	.....	.....	.....	228 47	
Interest accrued on deposits in banks and trust companies.....	.....	.....	.....	569 83	
Rents accrued.....	.....	.....	.....	6,284 00	143,300 14
	.....	.....	.....	.....	3,102 75
	.....	.....	.....	.....	\$11,815,159 37
LIABILITIES.					
Due depositors.....	.....	.....	.....	\$10,271,014 81	
Interest accrued.....	.....	.....	.....	137,450 44	
Salaries accrued.....	.....	.....	.....	1,900 79	
Taxes accrued.....	.....	.....	.....	3,631 00	
Treasurer's checks.....	.....	.....	.....	6,054 56	
Expenses accrued.....	.....	.....	.....	201 69	
	.....	.....	.....	.....	10,412,264 09
Surplus.....	.....	.....	.....	.....	\$1,401,294 46

ANNUAL INCOME AND CHARGES THEREON.

INVESTMENTS, ETC.	Rate of Interest.	Amount at par.	Revenue.	Totals.
Bonds and mortgages.....	4 1/2	\$898,372 81	\$40,435 77	
Bonds and mortgages.....	5	5,506,600 29	280,320 01	
Bonds and mortgages.....	6	\$163,615 00		
Less over one year in arrears.....	6	40,140 00		
	6	\$123,475 00	7,406 50	
Stock investments.....	3	1,000,000 00	30,000 00	
Stock investments.....	3 1/2	410,000 00	14,350 00	
Stock investments.....	3.65	150,000 00	5,475 00	
Stock investments.....	4	695,000 00	27,781 00	
Stock investments.....	5	504,000 00	25,320 00	

EXAMINATIONS.

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ONONDAGA COUNTY SAVINGS BANK, SYRACUSE— (Continued).

INVESTMENTS, ETC.	Rate of interest.	Amount at par.	Revenue.	Totals.
Stock investments.....	7	\$539,500 00	\$37,665 00	
Call loans.....	5	19,000 00	950 00	
Cash deposited.....	2	64,035 87	1,280 51	
Cash deposited.....	3	790,701 98	23,731 06	
Cash deposited.....	4	51,000 00	2,040 00	
Cash deposited.....	.....	632 01	.....
Land contracts.....	5	31,500 00	1,575 00	
Land contracts.....	6	2,480 90	148 85	
Land contracts (over one year in arrears).	7	600 00	.....
Rents.....	.....	.....	.....	\$497,330 70
				19,616 00
				\$507,906 70
CHARGES.				
Interest to depositors.....	.....	.....	\$396,153 04	
Salaries.....	.....	.....	24,550 00	
Taxes, repairs and insurance on banking house.....	.....	.....	5,790 86	
Taxes, repairs and insurance on other real estate.....	.....	.....	187 06	
Printing, advertising, etc.....	.....	.....	1,744 23	
Fuel, lights, etc.....	.....	.....	1,944 50	
Other expenses.....	.....	.....	2,680 63	
				433,960 34
Excess of income.....	.....	.....	.....	\$74,956 36

OSWEGO CITY SAVINGS BANK.

[Examined January 14, 1895.]

ASSETS.	Rate of interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Bonds and mortgages.....	Var.	.....	.....	.....	\$167,336 25
Nebraska State warrants.....	7	\$4,403 10	100	\$4,403 10	
Brooklyn city bonds.....	7	50,800 00	Var.	78,372 50	
Buffalo city bonds.....	7	4,000 00	100	6,540 00	
Long Island City bonds.....	4½	24,000 00	Var.	25,960 00	
New York city bonds.....	7	41,800 00	Var.	59,519 50	
Oswego city bonds (refunding notes).....	4	20,000 00	100	20,000 00	
Rochester city bonds.....	7	17,000 00	125	21,250 00	
De Ruyter town bonds.....	4	10,500 00	100	10,500 00	
Flatbush town bonds.....	4	35,000 00	Var.	35,747 50	
Hannibal town bonds.....	7	2,000 00	Var.	2,030 00	
Lewiston town bonds.....	4½	53,500 00	Var.	58,478 75	
Liberty town bonds.....	4	40,000 00	Var.	49,575 00	
Massena town bonds.....	4	5,000 00	101	5,050 00	
Mooretown town bonds.....	4½	7,000 00	101	7,070 00	
Newfane town bonds.....	5	11,500 00	Var.	12,680 00	
New Utrecht town bonds.....	5	25,000 00	Var.	28,337 50	
Ontario town bonds.....	4	500 00	100	500 00	
Parish town bonds.....	3½	4,000 00	100	4,000 00	
Richland town bonds.....	3½	3,500 00	100	3,500 00	
Seneca Falls town bonds.....	5	48,000 00	Var.	53,520 00	
Sodus town bonds.....	5	37,500 00	Var.	38,878 25	
Somerset town bonds.....	5	2,500 00	Var.	2,773 75	
Venice town bonds.....	4	19,500 00	Var.	19,750 00	
Volney town bonds.....	5	1,000 00	100	1,000 00	
Webster town bonds.....	4	4,000 00	101	4,040 00	
Wilson town bonds.....	5	4,500 00	102½	4,781 25	
Williamson town bonds.....	7	4,500 00	Var.	4,980 00	
Wolcott town bonds.....	5	11,100 00	Var.	13,000 00	
Yates town bonds.....	5	19,500 00	Var.	21,688 75	
Canastota village bonds.....	4	10,000 00	101½	10,150 00	
Canthage village bonds.....	4	30,000 00	102½	30,875 00	
College Point village bonds.....	7	2,000 00	121½	2,475 00	
East Randolph village bonds.....	4	10,000 00	102½	10,325 00	

OSWEGO CITY SAVINGS BANK — (Continued).

ASSETS.	Rate of Interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
East Syracuse village bonds...	4	\$10,000 00	102½	\$10,250 00	
Greenbush village bonds.....	4	10,000 00	102½	10,250 00	
Ilion village bonds.....	4	25,000 00	102½	25,625 00	
Lansingburgh village bonds...	4	15,000 00	104½	15,637 50	
New Berlin village bonds.....	4	5,000 00	101	5,050 00	
Oneonta village bonds.....	3½	20,000 00	100	20,000 00	
Richfield Springs village bonds.	5	1,000 00	109½	1,097 50	
Sandy Creek village bonds....	4	15,100 00	102½	15,350 00	
Saranac Lake village bonds...	5	6,500 00	105	6,825 00	
Saratoga Springs village bonds	5	10,000 00	111	11,100 00	
Suspension Bridge village b'ds.	Var.	15,500 00	Var.	17,985 00	
Williamsbridge village bonds..	6	10,000 00	140½	14,050 00	
Jordan Academy and Free School bonds.....	4½	18,000 00	106	19,080 00	
Kirkland town school district bonds.....	3½	30,000 00	100	30,000 00	
Mayfield town school district bonds.....	6	2,186 00	106	2,323 80	
Newtown town school district bonds.....	5	30,000 00	114½	34,350 00	
Ulysses and Covert town school district bonds.....	4	12,000 00	100	12,000 00	
Call loans.....	Var.	.....	.....	.....	\$388,951 65
Land contract.....	6	.....	.....	.....	17,120 00
Cash on hand.....	.....	.....	.....	\$31,414 65	275 00
Cash deposited in banks and trust companies.....	.....	.....	.....	100,438 90	
Real estate, banking house and lot.....	Cost.	48,951 18	.....	Est'd value..	130,308 64
Interest accrued on bonds and mortgages.....	.....	.....	.....	\$1,238 11	15,600 00
Interest accrued on stocks.....	.....	.....	.....	11,118 48	
Interest accrued on warrants..	.....	.....	.....	77 88	
Interest accrued on call loans..	.....	.....	.....	56 33	
Interest accrued on land contract.....	.....	.....	.....	61	
Interest accrued on deposits in banks and trust companies..	.....	Estimated...	.....	121 32	
Rent accrued.....	.....	.....	.....	.....	12,608 20
					137 88
					\$1,328,377 88
LIABILITIES.					
Due depositors.....	.....	.....	.....	\$1,124,911 80	
Certificates of deposit.....	.....	.....	.....	208 35	
Interest accrued on certificates of deposit.....	.....	.....	.....	222 90	
Interest accrued to depositors.	.....	.....	.....	1,401 79	
Salaries.....	.....	.....	.....	55 52	
Advertising, etc.....	.....	.....	.....	150 00	
					1,127,000 26
Surplus.....	.....	.....	.....	.....	\$105,371 80

ANNUAL INCOME AND CHARGES THEREON.

INVESTMENTS, ETC.	Rate of Interest.	Amount at par.	Revenue.	Totals.
Bonds and mortgages.....	4½	\$5,850 00	\$263 35	
Bonds and mortgages.....	5	113,775 00	5,608 75	
Bonds and mortgages.....	5½	2,180 00	118 35	
Bonds and mortgages.....	6	45,461 25	2,727 26	
Stock investments.....	2½	27,500 00	938 50	
Stock investments.....	3½	30,000 00	1,100 00	
Stock investments.....	4	277,500 00	11,100 00	
Stock investments.....	4½	102,500 00	4,612 50	

EXAMINATIONS.

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OSWEGO CITY SAVINGS BANK — (Continued).

INVESTMENTS, ETC.	Rate of interest.	Amount at par.	Revenue.	Totals.
Stock investments.....	5	\$312,500 00	\$10,025 00	
Stock investments.....	6	12,125 00	728 16	
Stock investments.....	7	125,500 00	8,785 00	
Call loan.....	4½	15,000 00	675 00	
Call loan.....	Var.	2,120 00	118 50	
Warrants.....	7	4,405 10	266 28	
Land contract.....	6	375 00	22 50	
Cash deposited.....	2	18,397 51	367 95	
Cash deposited.....	3	40,812 98	1,224 48	
Cash deposited.....	4	50,377 50	2,011 10	
Rents.....				\$51,501 26
				1,555 00
				\$53,056 26
CHARGES.				
Interest to depositors.....			\$38,820 71	
Salaries.....			4,760 00	
Taxes, repairs and insurance on banking house.....			623 55	
Printing, advertising, etc.....			220 58	
Fuel, lights, etc.....			274 78	
Other expenses.....			575 08	
				45,275 64
Excess of income.....				\$7,715 63

OSWEGO COUNTY SAVINGS BANK, OSWEGO.

[Examined January 16, 1896.]

ASSETS.	Rate of interest.	Amount at par.	MARKET VALUE		Totals.
			Rate.	Amount.	
Bonds and mortgages.....	Var.				\$374,520 00
Washington State warrants.....	5	\$54,694 09	100	\$54,694 09	
Buffalo city warrants.....	5	15,06 40	100	15,060 40	
Long Island City bonds.....	Var.	46,000 00	Var.	53,615 00	
Oswego city bonds.....	7	27,400 00	Var.	41,160 00	
Oswego city refunding notes.....	4	20,000 00	100	20,000 00	
Arcadia town bonds.....	7	1,000 00	114½	1,142 50	
Flatbush town bonds.....	4	25,000 00	102	25,500 00	
Flushing town bonds.....	5	15,000 00	114½	17,137 50	
Hastings town bonds.....	3½	21,000 00	100	21,000 00	
Kendall town bonds.....	7	4,000 00	101½	4,060 00	
Lewiston town bonds.....	4½	20,500 00	109	23,245 00	
Newfane town bonds.....	6	18,000 00	109½	19,755 00	
New Utrecht town bonds.....	5	24,712 00	Var.	25,729 28	
Ontario town bonds.....	4	28,800 00	Var.	29,565 50	
Richland town bonds.....	3½	15,000 00	100	15,000 00	
Scriba town bonds.....	4	4,666 66	100	4,666 66	
Schroepel town bonds.....	7	2,000 00	121½	2,435 00	
Sodus town bonds.....	Var.	3,500 00	Var.	3,806 25	
Somerset town bonds.....	5	9,000 00	106½	9,569 50	
Venice town bonds.....	4	20,000 00	101½	20,350 00	
Williamson town bonds.....	7	600 00	101½	607 50	
Wilson town bonds.....	5	20,000 00	110½	22,100 00	
Wolcott town bonds.....	5	2,000 00	105½	2,115 00	
Yates town bonds.....	5	24,000 00	108	25,920 00	
Tonawanda village bonds.....	6	10,000 00	114½	11,425 00	
Hempstead town school district bonds.....	5	3,850 00	101½	4,177 25	
Jamaica town school district bonds.....	6	7,000 00	123	8,610 00	
Newtown town school district bonds.....	5	12,950 00	110½	14,309 75	
					\$15,042 16

OSWEGO COUNTY SAVINGS BANK, OSWEGO—(Continued).

ASSETS.	Rate of Interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Call loans	4½	.....	.....	.....	\$16,388 00
Land contract	6	.....	.....	.....	1,388 00
Real estate	Cost	\$4,251 92	.....	Estim'd val.	3,798 00
Furniture, fixtures and safe	1,789 00
Insurance and taxes advanced on property mortgaged	65 00
Cash on hand	\$3,798 26	.....
Cash deposited in banks and trust companies	87,645 83	91,443 00
Interest accrued on bonds and mortgages	\$1,964 22	\$985,448 00
Interest accrued on stocks	8,173 65	.....
Interest accrued on warrants	2,782 14	.....
Interest accrued on call loans	120 12	.....
Interest accrued on land contract	67 70	.....
Interest accrued on deposits in banks and trust companies	Estimated.	.....	1,359 05	14,388 00
Rents	40 00
LIABILITIES					
Due depositors	\$807,266 76	\$919,586 14
Interest accrued	1,316 63	.....
Salaries	187 50	.....
Rent	20 83	.....
Surplus	\$98,001 71
.....	\$111,161 00

ANNUAL INCOME AND CHARGES THEREON.

INVESTMENTS, ETC.	Rate of Interest	Amount at par.	Revenue.	Totals.
Bonds and mortgages	5	\$132,850 00	\$6,642 50	.....
Bonds and mortgages	5½	9,600 00	528 00	.....
Bonds and mortgages	6	122,070 00	7,924 00	.....
Stocks investments	3½	36,000 00	1,260 00	.....
Stocks investments	4	103,466 66	4,338 67	.....
Stocks investments	4½	60,500 00	2,732 50	.....
Stocks investments	5	139,521 18	6,975 61	.....
Stocks investments	6	17,000 00	1,020 00	.....
Stocks investments	7	53,500 00	3,745 00	.....
Buffalo city warrants	5	15,060 40	753 02	.....
Washington State warrants	6	54,694 08	3,281 65	.....
Call loans	4½	16,500 00	743 20	.....
Land contract	6	1,692 50	98 55	.....
Cash deposited	2	5,305 59	106 11	.....
Cash deposited	3	22,000 00	660 00	.....
Cash deposited	4	40,000 00	1,600 00	.....
Cash deposited	5	5,000 00	250 00	.....
Cash deposited .....	.....	8,690 24	.....	.....
Cash deposited in Elmira National Bank in hands of receiver .....	.....	6,750 00	.....	\$43,845 21
Rents .....	.....	.....	.....	166 00
CHARGES.				
Interest to depositors .....	.....	.....	\$29,198 84	\$42,519 21
Salaries .....	.....	.....	4,100 00	.....
Rent .....	.....	.....	580 00	.....
Taxes, repairs and insurance on real estate .....	.....	.....	55 34	.....
Printing, advertising, etc .....	.....	.....	261 90	.....
Fuel, lights, etc	165 43
Other expenses	294 62
Excess of income	\$7,888 00

EXAMINATIONS.

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ROME SAVINGS BANK, ROME.

[Examined January 2, 1895.]

ASSETS.	Rate of Interest	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
and mortgages	5	.....	.....	.....	\$558,557 00
States bonds	Var.	\$275,000 00	Var.	\$38,900 00	
of Columbia bonds	3.65	174,000 00	110	191,400 00	
State bonds	8	60,000 00	100	60,000 00	
and State bonds	Var.	70,000 00	100	70,000 00	
chusetts State bonds	Var.	115,000 00	100	115,000 00	
State bonds	8	5,000 00	100	5,000 00	
lyn city bonds	Var.	130,000 00	Var.	136,100 00	
ork city bonds	Var.	140,000 00	Var.	152,592 50	
city bonds	Var.	170,000 00	Var.	170,325 00	
bridge town bonds	4	53,000 00	101 $\frac{1}{4}$	53,662 50	
contract	5	.....	.....	.....	1,268,180 00
rent	5	.....	.....	.....	19,334 11
State	Cost.	9,000 00	.....	Est'd value.	400 00
on hand .....	.....	.....	.....	\$30,989 36	4,500 00
deposited in Ft. Stanwix .....	.....	.....	.....	77,923 05	
onal Bank, Rome .....	.....	.....	.....	18,000 00	
deposited in First Nation'l .....	.....	.....	.....	.....	116,912 41
k, Rome .....	.....	.....	.....	.....
st accrued on bonds and .....	.....	\$13,453 62	.....	.....
gages .....	.....	2,888 91	.....	.....
ver one year in arrears .....	.....	.....	.....	\$10,614 71	
st accrued on stocks .....	.....	.....	.....	4,659 91	
st accrued on deposits in .....	.....	.....	.....	53 29	15,287 91
is .....	.....	.....	.....	.....	188 44
LIABILITIES.	.....	.....	.....	.....	\$1,978,399 87
depositors .....	.....	.....	.....	\$1,689,517 38	
st accrued .....	.....	.....	.....	187 38	
stating and blank books .....	.....	.....	.....	48 00	
.....	.....	.....	.....	.....	1,689,729 71
Surplus .....	.....	.....	.....	.....	\$388,677 16

ANNUAL INCOME AND CHARGES THEREON.

INVESTMENTS, ETC.	Rate of Interest.	Amount at par.	Revenue.	Totals.
and mortgages	5	\$558,557 00		
ver one year in arrears .....	.....	84,225 00		
Investments	5	\$594,262 00	\$85,212 10	
Investments	8	365,000 00	10,360 40	
Investments	8 $\frac{1}{2}$	195,000 00	8,825 00	
Investments	8.65	204,000 00	7,445 00	
Investments	4	255,000 00	10,720 00	
Investments	6	185,000 00	8,100 00	
Investments	7	25,000 00	1,750 00	
contracts, all over one year in arrears	5	19,334 11	.....
deposited in banks	2	95,9 3 05	1,918 46	
rent	5	400 00	30 00	
.....	.....	.....	.....	\$78,942 59
.....	.....	.....	.....	150 00
.....	.....	.....	.....	\$79,092 59

ROME SAVINGS BANK, ROME — (Continued).

INVESTMENTS, ETC.	Rate of interest.	Amount at par.	Revenue.	Total.
CHARGES.				
Interest to depositors.....	\$55,649 52	
Salaries.....	2,500 00	
Rent of vault and services to Fort Stanwix National Bank, Rome.....	5,000 00	
Legal expenses.....	458 71	
Taxes, repairs and insurance on real estate.....	21 75	
Printing, advertising, etc.....	203 30	
Fuel, lights, etc.....	9 50	
Other expenses.....	894 41	
				\$65,777 19
Excess of income	\$6,257 7

RONDOUT SAVINGS BANK, KINGSTON.

[Examined June 27, 1904.]

ASSETS.	Rate of interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Bonds and mortgages.....	5	.....	.....	.....	\$540,869 25
United States bonds.....	Var.	\$36,100 00	Var.	\$30,728 25	
Maryland State bonds.....	3	5,000 00	100	5,000 00	
Kings county bonds.....	4	15,000 00	105	15,750 00	
Ulster county bonds.....	Var.	152,000 00	Var.	156,297 50	
Kingston city bonds.....	Var.	65,000 00	Var.	72,647 50	
Long Island City bonds.....	Var.	17,000 00	Var.	18,527 50	
New York city bonds.....	Var.	20,000 00	Var.	21,250 00	
Poughkeepsie city bonds.....	4	10,000 00	101½	10,950 00	
Kingston town bonds.....	7	1,300 00	119½	1,553 50	
Rosendale town bonds.....	4	8,000 00	100	8,000 00	
Salina town bonds.....	4	20,800 00	Var.	21,501 00	
Seneca Falls town bonds.....	5	10,000 00	109	10,900 00	
Shawangunk town bonds.....	Var.	30,000 00	Var.	30,450 00	
Oneonta village bonds.....	4	11,000 00	101	11,110 00	
Sing Sing village bonds.....	4	15,000 00	103	15,450 00	
White Plains village bonds.....	3½	10,000 00	100	10,000 00	
Plattsburgh village school district bonds.....	4	2,750 00	100½	2,758 87	
Peekskill village certificate of indebtedness.....	3½	347 21	100	347 21	443,519 25
Call loans.....	.....	.....	.....	.....	1,650 00
Cash on hand.....	.....	.....	.....	\$2,596 59	
Cash deposited in First National Bank, Rondout.....	.....	.....	.....	88,578 67	
Real estate.....	Cost.	6,796 55	.....	Est'd value..	98,475 08
Interest accrued on bonds and mortgages.....	.....	\$13,824 97	.....	.....	2,200 00
Less over one year in arrears..	.....	649 54	.....	.....
Interest accrued on stocks and certificates of indebtedness..	.....	.....	.....	\$18,175 43	
Interest accrued on call loans..	.....	.....	.....	5,234 20	
Interest accrued on deposits in bank.....	.....	.....	.....	52 78	
	.....	Estimated ..	.....	185 67	
Rents.....	.....	.....	.....	.....	18,618 08
	.....	.....	.....	.....	48 00
LIABILITIES.					\$1,106,380 00
Due depositors.....	.....	.....	.....	\$929,626 76	
Interest accrued.....	14,907 10	
Salaries accrued.....	247 99	
	944,781 85
Surplus.....	\$161,698 15

EXAMINATIONS.

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BONDOUT SAVINGS BANK, KINGSTON — (Continued). ANNUAL INCOME AND CHARGES THEREON.

INVESTMENTS, ETC.	Rate of interest.	Amount at par.	Revenue.	Totals.
Bonds and mortgages.....	5	\$540,869 39		
Less over one year in arrears.....		8,290 00		
		\$531,949 39	\$36,597 46	
Stock investments.....	5	80,500 00	2,415 00	
Stocks and certificate of indebtedness.....	3½	10,347 21	362 15	
Stock investments.....	4	211,150 00	8,446 00	
Stock investments.....	4½	27,000 00	1,315 00	
Stock investments.....	5	39,000 00	1,950 00	
Stock investments.....	6	25,000 00	1,500 00	
Stock investments.....	7	26,300 00	1,841 00	
Call loans.....	4½	1,000 00	45 90	
Call loans.....	5	650 50	32 50	
Cash deposited.....	3	88,578 07	2,657 36	
Rents.....			146 00	\$47,307 47
CHARGES.				
Interest to depositors.....			\$30,491 76	
Salaries.....			3,480 00	
Rent.....			600 00	
Printing, advertising, etc.....			377 61	
Fuel, lights, etc.....			58 68	
Other expenses.....			358 37	
Taxes, repairs and insurance on real estate.....			104 34	
				36,471 21
Excess of income.....				\$11,736 26

SAG HARBOR SAVINGS BANK.

[Examined October 4, 1894.]

ASSETS.	Rate of interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Bonds and mortgages.....	5	\$351,790 00			
Bonds and mortgages.....	5½	2,000 00			
Bonds and mortgages.....	6	91,690 00			
					\$446,980 00
United States bonds.....	4	\$80,000 00	114	\$88,400 00	
District of Columbia bonds.....	3.65	145,000 00	112	163,400 00	
New York city bonds.....	6	6,000 00	125	7,500 00	
New York city bonds.....	7	4,000 00	120	4,800 00	
Buffalo city bonds.....	7	12,000 00	127	15,440 00	
Buffalo city bonds.....	7	8,000 00	122	11,360 00	
Rochester city bonds.....	7	15,000 00	127	19,050 00	
Suffolk county bonds.....	3½	20,000 00	101	20,200 00	
East Hampton school district bonds.....	4	11,500 00	100	11,500 00	
Sag Harbor school district bonds.....	4	4,000 00	100	4,000 00	
					335,650 00
Cash on hand.....		\$10,046 01			
Cash deposited in banks and trust companies.....		66,424 74			
					76,480 75
Real estate, banking house and lot.....	Cost.	\$3,895 55			3,895 55
Furniture and fixtures.....					358 69
Interest accrued on bonds and mortgages.....		\$8,081 08			
Less over one year in arrears..		1,209 87			
					6,811 16
Interest accrued on stocks....					1,589 59
Interest accrued on deposits in banks, etc.....				Estimated.	14 00
					\$880,766 74

REPORT ON SAVINGS BANKS.

SAG HARBOR SAVINGS BANK — (Continued).

ASSETS.	Rate of Interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount	
LIABILITIES.					
Due depositors.....	\$774,238 52	\$781,928 52
Interest accrued.....	7,660 43	
Salaries accrued.....	20 00	
Surplus.....	\$78,687 79

ANNUAL INCOME AND CHARGES THEREON.

INVESTMENTS, ETC.	Rate of Interest.	Amount at par.	Revenue.	Totals.
Bonds and mortgages	5	\$35,790 00	\$17,039 50	
Less over one year in arrears .....	.....	11,000 00		
Bonds and mortgages	5	\$340,910 00		
Bonds and mortgages	5	2,100 00	137 50	
Bonds and mortgages	6	\$91,680 00	5,324 40	
Less over one year in arrears .....	.....	1,550 00		
Stock investments	6	\$39,700 00		
Stock investments	3½	20,000 00	700 00	
Stock investments	3.65	145,000 00	5,352 40	
Stock investments	4	75,500 00	3,020 00	
Stock investments	6	6,000 00	360 00	
Stock investments	7	39,000 00	2,730 00	
Cash deposited	2	1,677 45	53 15	
Cash deposited	3	63,757 29	1,912 71	
CHARGES.				\$30,680 16
Interest to depositors .....	.....	.....	\$39,658 81	
Salaries .....	.....	.....	2,960 00	
Other expenses .....	.....	.....	481 00	
Taxes .....	.....	.....	50 00	
Excess of income .....	.....	.....	.....	\$3,124 21
				\$3,485 88

THE SAVINGS BANK OF UTICA.

[Examined December 11, 1894.]

ASSETS.	Rate of Interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Bonds and mortgages	Var.	.....	.....	.....	\$2,123,124 00
United States bonds	Var.	\$1,398,500 00	Var.	\$1,195,245 00	
Massachusetts State bonds	8	800,000 00	100	500,000 00	
Minnesota State bonds	3½	800,000 00	100	800,000 00	
Missouri State bonds	6	2,000 00	102½	2,050 00	
Albany city bonds	Var.	61,000 00	Var.	86,382 50	
Auburn city bonds	4	100,000 00	109	109,000 00	
Brooklyn city bonds	Var.	565,000 00	Var.	576,731 00	
Buffalo city bonds	7	208,000 00	Var.	204,040 00	
Elmira city bonds	4	11,000 00	106¼	11,677 50	
New York city bonds	Var.	20,000 00	Var.	228,635 00	
Poughkeepsie city bonds	7	38,000 00	143	54,340 00	
Rochester city bonds	7	45,000 00	131¼	59,175 00	
Ogdensburg city bonds	4	38,000 00	106¼	39,925 00	
Troy city bonds	7	50,000 00	101½	51,750 00	
Canton town bonds	4	4,000 00	100½	4,020 00	
Little Falls town bonds	5	8,000 00	101½	8,120 00	

EXAMINATIONS.

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THE SAVINGS BANK OF UTICA—(Continued).

ASSETS.	Rate of Interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Rochelle town bonds	5	\$35,000 00	108	\$37,800 00	\$4,385,537 50
novia village bonds	4	8,000 00	102½	8,200 00	
Wallis village bonds	Var.	16,000 00	Var.	16,580 00	
skill village bonds	7	25,000 00	125½	31,312 50	
oans	4	\$1,500 00	286,418 88
contract	5	.....	.....	2,908 02
deposited .....	.....	.....	.....	89,556 81
deposited in banks and st companies .....	.....	.....	.....	242,454 52
ing house and lot	Cost.	76,700 12	Fst'd value.	26,000 00
real estate	Cost.	6,724 59	Est'd value.	5,700 00
est accrued on bonds and rtgages	\$15,542 60	59,595 79
est accrued on stocks .....	.....	.....	.....	41,880 84
est accrued on call loans ..	.....	.....	.....	11 68
est accrued on land con- cts .....	.....	.....	.....	80 89
est accrued on deposits in lks and trust companies	2,129 78	\$6,885,486 14
LIABILITIES.	.....	.....	.....	.....
depositors	\$5,549,994 04	5,630,786 90
est accrued .....	.....	.....	.....	80,017 71
ies accrued .....	.....	.....	.....	835 15
urplus	\$1,234,649 24

ANNUAL INCOME AND CHARGES THEREON.

INVESTMENTS, ETC.	Rate of Interest.	Amount at par.	Revenue.	Totals.
s and mortgages	5	\$2,009,483 00	\$100,471 65	\$291,385 71
s and mortgages	6	113,751 00	6,825 06	
c investments	3	500,000 00	15,000 00	
c investments	3½	300,000 00	10,500 00	
c investments	4	1,473,500 00	58,940 00	
c investments	5	51,000 00	2,550 00	
c investments	6	398,000 00	23,580 00	
c investments	7	938,000 00	65,680 00	
loan	4	1,500 00	60 00	
contracts	5	2,908 02	145 40	
deposited in banks and trust com- lies	3	166,460 11	4,998 80	
deposited in banks and trust com- lies	3½	75,994 41	2,659 80	
CHARGES.	.....	.....	.....
est to depositors	\$180,039 86	209,510 23
ies .....	.....	.....	15,060 00
s, repairs and insurance on banking ise .....	.....	.....	1,678 95
ing, advertising, etc .....	.....	.....	705 80
lights, etc .....	.....	.....	242 56
expenses .....	.....	.....	2,793 06
Excess of income	\$90,875 48

REPORT ON SAVINGS BANKS.

SCHENECTADY SAVINGS BANK.

[Examined June 5, 1894.]

ASSETS.	Rate of interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Bonds and mortgages.....	Var.	.....	.....	.....	\$385,48
United States bonds.....	4	\$324,000 00	114	\$369,260 00	
United States bonds.....	6	65,000 00	107	59,550 00	
District of Columbia bonds.....	3.65	33,000 00	110	36,300 00	
Hamilton county bonds.....	6	3,500 00	100	3,500 00	
New York county bonds.....	6	1,500 00	117½	1,758 75	
Brooklyn city bonds.....	6	3,000 00	15½	4,605 00	
New York city bonds.....	6	13,500 00	Var.	16,678 75	
Schenectady city bonds.....	Var.	125,600 00	Var.	160,000 00	
Ballston Spa village bonds.....	Var.	22,000 00	Var.	23,413 75	
Canton village bonds.....	3½	40,000 00	100	40,000 00	
Fort Plain village bonds.....	4½	20,000 00	104½	20,900 00	
Genesee village bonds.....	3½	90,000 00	100	90,000 00	
Olean village bonds.....	4	35,000 00	105¾	35,922 50	
Port Jervis village bonds.....	4	25,000 00	102½	25,625 00	
Saratoga Springs village bonds.....	Var.	10,000 00	Var.	10,025 00	
Watkins village bonds.....	4	23,600 00	102½	23,575 00	
Rotterdam town school district bonds.....	5	1,755 70	104½	1,861 59	
Schenectady county notes.....	5	21,000 00	100	21,000 00	
Schenectady city notes.....	Var.	41,713 21	100	41,713 21	965,87
Cash on hand.....	.....	.....	.....	\$5 00	
Cash deposited in banks and trust companies.....	.....	.....	.....	138,720 24	138,72
Banking house and lot.....	Cost.	22,000 00	.....	Est'd value.	15,00
Interest accrued on bonds and mortgages.....	.....	\$8,803 10	.....	.....
Less over one year in arrears..	.....	483 11	.....	.....
Interest accrued on stocks.....	.....	.....	.....	\$8,219 99	
Interest accrued on city and county notes.....	.....	.....	.....	6,535 97	
Interest accrued on deposits in trust companies.....	.....	.....	.....	563 70	
	.....	Estimated.	.....	1,006 00	16,4
LIABILITIES.					\$1,551,54
Due depositors.....	.....	.....	.....	\$1,392,694 48	
Due depositors (amount of defalcation as per pass books, etc.).....	.....	.....	.....	17,827 25	
Interest accrued.....	.....	.....	.....	19,958 10	1,429,97
Surplus.....	.....	.....	.....	.....	\$121,54

ANNUAL INCOME AND CHARGES THEREON.

INVESTMENTS, ETC.	Rate of interest.	Amount at par.	Revenue.	Totals
Bonds and mortgages.....	5	\$368,350 00		
Less over one year in arrears.....	.....	4,500 00		
	5	\$363,850 00	\$18,192 50	
Bonds and mortgages.....	6	\$17,100 00		
Less over one year in arrears.....	.....	2,500 00		
	6	\$14,600 00	876 00	
Stock investments.....	3	105,000 00	3,150 00	
Stock investments.....	3½	135,000 00	4,725 00	
Stock investments.....	3.65	33,000 00	1,204 50	
Stock investments.....	4	416,000 00	16,640 00	
Stock investments.....	4½	20,000 00	900 00	
Stock investments.....	5	7,383 70	364 29	

EXAMINATIONS.

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SCHENECTADY SAVINGS BANK — (Continued).

INVESTMENTS, ETC.	Rate of interest.	Amount at par.	Revenue.	Totals.
Stock investments.....	6	\$94,000 00	\$5,640 00	\$60,812 47
Stock investments.....	7	55,000 00	3,850 00	
Schenectady county notes.....	4	21,000 00	840 00	
Schenectady city notes.....	4	8,901 60	356 06	
Schenectady city notes.....	5	20,085 39	1,004 32	
Schenectady city notes.....	6	12,725 22	763 51	
Cash deposited in trust companies.....	1½	92,251 77	2,306 29	
Cash deposited in Schenectady Bank.....		46,468 47		
CHARGES.				49,623 83
Interest to depositors.....			\$46,655 26	
Salaries.....			2,500 00	
Taxes, repairs and insurance on banking house.....			222 10	
Printing, advertising, etc.....			61 90	
Fuel, lights, etc.....			87 27	
Other expenses.....			97 30	\$11,168 64
Excess of income.....				

SEAMEN'S BANK FOR SAVINGS, NEW YORK CITY.

[Examined May 23, 1894.]

ASSETS.	Rate of interest	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Bonds and mortgages.....	Var.				\$12,055,900 00
United States bonds.....	Var.	\$14,000,000 00	Var.	\$15,676,620 00	
Massachusetts State bonds.....	Var.	406,000 00	Var.	409,176 00	
New Hampshire State bonds.....	6	19,000 00	106	21,905 06	
Rhode Island State bonds.....	6	200,000 00	100	200,000 00	
Indiana State bonds.....	3	40,000 00	100	40,000 00	
Missouri State bonds.....	Var.	573,000 00	Var.	573,410 00	
St. Louis city bonds.....	Var.	147,330 00	Var.	160,669 80	
Cleveland city bonds.....	5	100,000 00	110	110,000 00	
Boston city bonds.....	4	600,000 00	Var.	639,600 00	
Providence city bonds.....	5	375,000 00	Var.	406,000 00	
Albany city bonds.....	Var.	12,000 00	Var.	16,680 00	
Auburn city bonds.....	3	80,000 00	100	80,000 00	
Syracuse city bonds.....	Var.	150,000 00	Var.	152,400 00	
Rochester city bonds.....	7	193,000 00	Var.	228,560 00	
Buffalo city bonds.....	Var.	274,000 00	Var.	347,220 00	
Poughkeepsie city bonds.....	Var.	99,000 00	Var.	119,320 00	
New York city bonds.....	Var.	4,309,600 00	Var.	4,675,424 00	
Brooklyn city bonds.....	Var.	1,071,000 00	Var.	1,396,240 00	
Albany county bonds.....	4	18,000 00	106	19,080 00	
Kings county bonds.....	Var.	550,000 00	Var.	565,600 00	
Richmond county bonds.....	3½	30,000 00	100	30,000 00	
Temporary loans.....					25,857,918 80
Cash on hand and deposited in bank.....					1,500
Banking house and lot.....	Cost	283,229 08		Estimated.	1,729,715 11
Interest accrued.....		\$179,207 10			370,000 00
Less amount over one year in arrears.....		2,030 33			
Rent accrued.....					177,126 77
					800 00
LIABILITIES.					\$40,192,461 56
Due depositors.....				\$32,333,043 11	32,818,341 81
Interest accrued.....				475,193 70	
Expenses accrued.....		Estimated.		6,000 00	
Surplus.....					\$7,379,319 75

SEAMEN'S BANK FOR SAVINGS, NEW YORK CITY—(Continued).

ANNUAL INCOME AND CHARGES THEREON.

INVESTMENTS, ETC.	Rate of interest	Amount at par.	Revenue.	Totals.
Bonds and mortgages	4	\$1,623,000 00	\$64,920 00	
Bonds and mortgages	4½	700,000 00	29,750 00	
Bonds and mortgages	4½	\$8,586,700 00		
Less amount over one year in arrears		12,000 00		
	4½	\$8,554,700 00	386,311 10	
Bonds and mortgages	5	\$1,096,600 00		
Less amount over one year in arrears		25,500 00		
	5	\$1,071,100 00	53,555 00	
Bonds and mortgages	6	\$30,000 00	2,376 00	
Stock and bond investments	3	1,845,000 00	55,350 00	
Stock and bond investments	3½	1,233,000 00	43,155 00	
Stock and bond investments	4	0,280,330 00	410,413 20	
Stock and bond investments	5	610,200 00	30,510 00	
Stock and bond investments	6	6,354,500 00	381,370 00	
Stock and bond investments	7	2,943,800 00	206,031 00	
Loans	5	1,500 00	75 00	
Cash deposited	2	1,468,980 72	29,679 61	
Cash deposited	2½	214,587 92	5,363 43	
Rents				\$1,668.78
				19.19
				\$1,717.90
CHARGES.				
Interest to depositors			\$1,204,723 18	
Salaries			55,750 00	
Taxes, repairs and insurance			8,300 00	
Legal expenses			150 00	
Printing, advertising, fuel, etc			10,350 00	
Sundry expenses			5,050 00	
				1,284.12
Excess of income				\$433.78

SKANEATELES SAVINGS BANK, SKANEATELES.

[Examined November 15, 1894.]

ASSETS.	Rate of interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Bonds and mortgages	5 & 6				\$114,93
Idaho State warrants	6	\$3,212 71	100	\$3,212 71	
Washington State bonds	3½	10,000 00	107	10,700 00	
Oswego city bonds	7	1,000 00	103½	1,035 00	
Baldwinsville town bonds	3½	5,000 00	110	5,500 00	
Cortlandville town bonds	5	600 00	114¾	668 50	
Genoa town bonds (in default)	7	4,000 00			
Gravesend town bonds	5	5,000 00	121½	6,075 00	
Groton town bonds	7	2,000 00	117	2,340 00	
Horseheads town bonds	7	1,700 00	117	1,989 00	
Skaneateles town bonds	3½	1,492 37	100	1,492 37	
Truxton town bonds	4	1,000 00	102½	1,025 00	
Marcellus town school district bonds	4	11,700 00	101½	11,875 50	
Mendon town school district bonds	5	7,000 00	109	7,630 00	
Onondaga town school district bonds	Var.	5,650 00	Var.	5,948 00	
Skaneateles town school district bonds	5	2,200 00	103¾	2,271 50	

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EXAMINATIONS.

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SKANEATELES SAVINGS BANK, SKANEATELES - (Continued).

ASSETS.	Rate of Interest	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
loans.....	5	.....	.....	.....	\$19,000 00
on hand.....	\$163 30	.....
deposited in banks and trust companies.....	36,915 19	.....
king house and lot.....	Cost.	\$10,697 00	.....	Est. value.	37,077 49
ature and safe.....	8,000 00
est accrued.....	500 00
rest accrued on bonds and mortgages.....	\$2,790 69	.....	.....	175 00
over one year in arrears..	868 03	.....	.....	.....
rest accrued on stocks.....	\$2,422 66	.....
rest accrued on warrants..	1,125 78	.....
rest accrued on call loans..	100 27	.....
rest accrued on deposits in banks and trust companies..	Estimated	.....	223 09	.....
				500 00	4,380 80
LIABILITIES.					\$344,644 87
depositors.....	\$294,327 86	.....
est accrued.....	2,717 88	.....
ies accrued.....	50 00	227,005 74
surplus.....	\$17,549 13

ANNUAL INCOME AND CHARGES THEREON.

INVESTMENTS, ETC.	Rate of interest.	Amount at par.	Revenue.	Totals.
is and mortgages.....	5	\$79,969 00	\$3,998 45	.....
is and mortgages.....	6	\$34,960 00	.....	.....
over one year in arrears.....	.....	4,600 00	.....	.....
est investments.....	6	\$30,360 00	1,831 60	.....
est investments.....	3 1/4	15,000 00	525 00	.....
est investments.....	3 3/4	1,492 87	55 96	.....
est investments.....	4	12,700 00	508 00	.....
es, in default Genoa town bonds.....	4	4,000 00	.....	.....
est investments.....	4 1/2	3,150 00	141 75	.....
est investments.....	5	17,800 00	865 00	.....
est investments.....	7	4,700 00	329 00	.....
ants.....	6	3,212 71	194 76	.....
loans.....	5	19,000 00	950 00	.....
deposited.....	2	9,081 24	181 68	.....
deposited.....	3	5,759 23	173 75	.....
deposited.....	3 1/2	22,074 66	772 61	.....
.....	.....	.....	.....	\$10,514 53
.....	.....	.....	.....	800 00
CHARGES.				\$10,514 53
est to depositors.....	.....	.....	\$7,301 87	.....
ies.....	.....	.....	1,200 00	.....
s, repairs and insurance on banking	.....	.....	109 29	.....
ise.....	.....	.....	25 25	.....
ing, advertising, etc.....	.....	.....	68 92	.....
lights, etc.....	.....	.....	115 08	.....
r expenses.....	.....	.....	.....	8,890 41
ccess of income.....	.....	.....	.....	\$1,994 13

SOUTHOLD SAVINGS BANK.

[Examined October 20, 1894.]

ASSETS.	Rate of Interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate	Amount.	
Bonds and mortgages.....	4½	\$60,000 00			\$1,188,687 5
Bonds and mortgages.....	5	1,107,167 57			
Bonds and mortgages.....	6	21,100 00			
Bonds and mortgages.....	7	400 00			
United States bonds.....	6	\$10,000 00	108	\$10,800 00	
United States bonds.....	4	51,000 00	114	58,140 00	
Kansas State certificates of indebtedness.....	4	12,500 00	100	12,500 00	
Brooklyn city bonds.....	Var.	80,000 00	Var.	119,400 00	
Rochester city bonds.....	7	30,000 00	127	78,100 00	
Long Island City bonds.....	Var.	79,000 00	Var.	83,850 00	
Lockport city bonds.....	3½	8,686 66	100	8,686 66	
Greenbush village bonds.....	4	10,000 00	Var.	10,050 00	
Waterville village bonds.....	4	20,000 00	102	20,400 00	
North Tonawanda village bds..	4	15,000 00	101	15,150 00	
Eden town bonds.....	7	1,000 00	100	1,000 00	
New Berlin town bonds.....	4	20,000 00	101	30,300 00	
Gravesend town bonds.....	5	26,000 00	100	26,000 00	
Corning town bonds.....	4	14,000 00	102	14,280 00	
Saratoga Springs town bonds..	4	5,000 00	104	5,100 00	
Schoharie town bonds.....	4	10,000 00	101	10,100 00	
New Utrecht town bonds.....	5	22,400 00	103	23,072 00	
Ithaca town bonds.....	5	11,000 00	103	11,310 00	
Somerset town bonds.....	5	6,000 00	101	6,060 00	
Cherry Creek town bonds.....	4	14,000 00	100	14,000 00	
Town of Southold school district No. 16 bonds.....	4	3,500 00	100	3,500 00	
Town of Southold school district No. 9 bonds.....	4	2,500 00	100	2,500 00	
Town of Jamaica school district No. 7 bonds.....	4	20,000 00	101	20,200 00	
Town of Hempstead school district No. 9 bonds.....	5	17,000 00	107	18,190 00	
Town of Moreau school district No. 1 bonds.....	6	11,000 00	110	12,100 00	
Town of Islip school district No. 13 bonds.....	5	900 00	100	900 00	
Town of Gravesend school district No. 3 bonds.....	6	8,500 00	104	8,840 00	
Town of Newtown school district No. 9 bonds.....	5	21,000 00	107	22,470 00	
Town of Southampton school district No. 3 bonds.....	5	3,500 00	101	3,535 00	
Town of Brookhaven school district No. 24 bonds.....	5	2,500 00	101	2,525 00	
Town of Smithtown school district No. 5 bonds.....	5	1,080 00	100	1,080 00	614,108 66
Call loans.....	5				
Interest accrued on bonds and mortgages.....				\$31,868 80	5,000 00
Less over one year in arrears..				196 40	
Interest accrued on stocks.....					21,672 49
Interest accrued on demand loan.....	5				8,911 98
Interest accrued on deposits in banks and trust companies..					75 00
Banking house and lot.....					175 00
Furniture and fixtures.....					10,000 00
Cash on hand.....				\$7,115 14	1,474 80
Cash deposited in banks and trust companies.....				94,320 04	
					101,423 18
LIABILITIES.					
Due depositors.....				\$1,648,837 37	\$1,980,616 31
Interest accrued.....				19,569 86	
Salaries accrued.....				150 00	
					1,668,557 23
Surplus.....					320,129 08

EXAMINATIONS.

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SOUTHOLD SAVINGS BANK—(Continued).

ANNUAL INCOME AND CHARGES THEREON.

INVESTMENTS, ETC.	Rate of interest	Amount at par.	Revenue.	Totals.
Bonds and mortgages	4½	\$50,000 00	\$2,700 00	
Bonds and mortgages	5	\$1,107,167 87		
Less over one year in arrears		2,350 00		
	5	\$1,104,817 87	55,240 87	
Bonds and mortgages	6	21,100 00	1,266 00	
Bonds and mortgages	7	400 00	28 00	\$59,224 87
Stock investments.....	3½	8,666 66	\$303 33	
Stock investments.....	4	207,500 00	8,300 00	
Stock investments.....	4½	38,500 00	1,732 50	
Stock investments.....	5	136,880 00	6,819 00	
Stock investments.....	6	49,500 00	2,970 00	
Stock investments.....	7	106,500 00	7,465 00	
				27,579 83
Call loans.....	5	5,000 00		250 00
Cash deposited.....	2	22,370 39	\$447 40	
Cash deposited.....	8	71,949 63	2,168 49	
				2,605 89
				\$59,670 59
CHARGES.				
Interest to depositors			\$64,634 41	
Salaries.....			3,620 00	
Other expenses.....			1,090 00	
				69,344 41
Excess of income.....				\$30,326 18

STATE SAVINGS BANK, TROY.

[Examined May 23, 1894.]

ASSETS.	Rate of interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Bonds and mortgages.....	4, 5 & 6				\$26,150 00
Troy city bonds.....	Var.	\$21,000 00	Var.	\$21,215 00	21,215 00
Cash on hand.....				\$720 15	
Cash deposited in National State Bank.....				7,206 55	7,926 70
Interest accrued on bonds and mortgages				\$394 26	
Interest accrued on stocks.....				246 53	640 79
					\$35,931 49
LIABILITIES.					
Due depositors.....				\$54,027 46	
Interest accrued.....				537 95	54,615 41
Surplus					\$1,319 08

REPORT ON SAVINGS BANKS.

STATE SAVINGS BANK, TROY—(Continued).
ANNUAL INCOME AND CHARGES THEREON.

INVESTMENTS, ETC.	Rate of interest.	Amount at par.	Revenue.	Totals.
Bonds and mortgages.....	4	\$4,000 00	\$160 00	
Bonds and mortgages.....	5	20,500 00	1,025 00	
Bonds and mortgages.....	6	1,650 00	99 00	
Stock investments.....	4	10,000 00	400 00	
Stock investments.....	5	11,000 00	550 00	
Cash deposited in National State Bank.....		7,808 55		
				\$2,234 00
CHARGES.				
Interest accrued.....			\$1,490 62	1,490 62
Excess of income.....				\$743 38

SYRACUSE SAVINGS BANK.

[Examined November 19, 1894.]

ASSETS.	Rate of interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Bonds and mortgages.....	Var.				\$4,505,726 79
United States bonds.....	Var.	\$660,000 00	Var.	\$766,400 00	
Missouri State bonds.....	6	82,000 00	Var.	84,190 00	
Texas State bonds.....	5	25,000 00	118½	29,625 00	
Onondaga county bonds.....	4	34,000 00	Var.	34,750 00	
Brooklyn city bonds.....	Var.	140,000 00	Var.	192,852 50	
Buffalo city bonds.....	3½	82,300 98	100	82,830 98	
New York city bonds.....	Var.	40,800 00	Var.	45,848 75	
Rochester city bonds.....	7	26,000 00	Var.	32,310 00	
Syracuse city bonds.....	Var.	529,500 00	Var.	673,678 75	
Syracuse city warrants.....	4	101,836 00	100	101,836 00	
Cortlandville town bonds.....	5	5,000 00	114½	5,737 50	
Hastings town bonds.....	4	35,000 00	101	35,360 00	
Ithaca town bonds.....	5	15,000 00	101	15,150 00	
Manlius town bonds.....	7	32,100 00	117	37,567 00	
New Utrecht town bonds.....	5	71,200 00	105½	75,294 00	
Seneca Falls town bonds.....	5	15,000 00	Var.	16,490 00	
Schroepfel town bonds.....	5	5,500 00	109	5,995 00	
Truxton town bonds.....	4	100 00	102½	102 50	
Manlius village bonds.....	4	20,000 00	102½	20,550 00	
Geneva town school district bonds.....	5	9,000 00	102½	9,202 50	
Salina town school district bds	5	1,500 00	103½	1,548 75	
Call loans.....	6				2,167,228 23
Land contracts.....	6				1,000 00
Cash on hand.....					2,008 00
Cash deposited in banks and trust companies.....				\$21,887 90	
				577,959 24	
Banking house and lot.....	Cost.	367,171 84			599,847 14
Other real estate.....	Cost.	5,501 85		Est'd value.	225,000 00
Furniture and safe.....					5,000 00
Insurance and taxes advanced.....					14,000 00
Interest accrued on bonds and mortgages.....		\$87,936 07			394 00
Loss over one year in arrears..		3,266 27			
Interest accrued on stocks.....				\$84,649 80	
Interest accrued on warrants..				21,553 43	
Interest accrued on call loan..				8,008 72	
Interest accrued on land contracts.....				19 17	
Interest accrued on deposits in banks and trust companies..				39 10	
		Estimated.		7,400 00	
Rent accrued.....					121,670 22
					2,485 00
					\$7,004,255 02

EXAMINATIONS.

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SYRACUSE SAVINGS BANK — (Continued).

LIABILITIES.	Rate of interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Due depositors.....	\$6,733,242 14	
Due depositors on certificates of deposit.....	4,789 68	
Interest accrued.....	97,706 56	
Salaries accrued.....	900 00	
Teller's checks (treasurer's account).....	2,956 08	
Unpaid mortgage loans.....	13,692 87	
					\$6,868,377 33
Surplus.....	\$786,018 06

ANNUAL INCOME AND CHARGES THEREON.

INVESTMENTS, ETC.	Rate of interest.	Amount at par.	Revenue.	Totals.
Bonds and mortgages.....	4½	\$192,332 44	\$8,664 96	
Bonds and mortgages.....	5	\$4,310,364 35		
Less over one year in arrears.....		46,383 00		
Bonds and mortgages.....	5	\$4,263,981 35	213,199 07	
Bonds and mortgages.....	6	3,040 00	183 40	
Stock investments.....	3	200,000 00	6,000 00	
Stock investments.....	3½	182,890 98	6,399 08	
Stock investments.....	4	399,100 00	15,964 00	
Stock investments.....	5	497,000 00	24,860 00	
Stock investments.....	6	185,000 00	11,100 00	
Stock investments.....	7	365,400 00	25,578 00	
Warrants.....	4	101,896 00	4,073 44	
Call loans.....	5	1,000 00	50 00	
Land contracts (less income on \$300 over year in arrears).....	6	1,760 00	102 00	
Cash deposited.....	1½	31,495 09	473 43	
Cash deposited.....	2	157,668 07	3,153 96	
Cash deposited.....	3	308,398 17	9,101 80	
Cash deposited.....	3½	50,000 00	1,750 00	
Cash deposited.....	4	35,372 91	1,414 92	
Rents.....				\$332,056 06
				9,857 84
				\$341,913 90
CHARGES.				
Interest to depositors.....			\$254,886 60	
Salaries.....			18,700 00	
Taxes, repairs and insurance on banking house.....			6,502 54	
Taxes, repairs and insurance on other real estate.....			61 87	
Printing, advertising, etc.....			1,384 73	
Fuel, lights, etc.....			4,373 45	
Other expenses.....			1,555 08	
				287,463 72
Excess of income.....				\$54,450 18

REPORT ON SAVINGS BANKS.

TROY SAVINGS BANK, TROY.

[Examined May 31, 1894.]

ASSETS.	Rate of Interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Bonds and mortgages.....	Var.	.....	.....	.....	\$1,153,825 00
United States bonds.....	4	\$1,000,000 00	113½	\$1,135,000 00	
United States bonds.....	6	100,000 00	110	110,000 00	
Connecticut State bonds.....	3	250,000 00	100	250,000 00	
Florida State bonds.....	6	30,000 00	120	36,000 00	
Indiana State bonds.....	3	50,000 00	100	50,000 00	
Maine State bonds.....	3	400,000 00	100	400,000 00	
Maryland State bonds.....	3.65	5,000 00	100	5,000 00	
Massachusetts State bonds.....	Var.	420,000 00	100	420,000 00	
Missouri State bonds.....	6	100,000 00	105	105,000 00	
New Hampshire State bonds.....	4	100,000 00	107½	107,500 00	
Albany county bonds.....	4	20,000 00	Var.	20,725 00	
Erie county bonds.....	Var.	100,000 00	Var.	125,000 00	
Kings county bonds.....	Var.	65,000 00	Var.	66,057 50	
New York county bonds.....	6	70,000 00	117½	82,250 00	
Hesselsaer county bonds.....	4	175,000 00	Var.	181,425 00	
Albany city bonds.....	Var.	252,000 00	Var.	264,725 00	
Boston city bonds.....	4	70,000 00	109½	76,125 00	
Brooklyn city bonds.....	4	100,000 00	110½	110,250 00	
Buffalo city bonds.....	Var.	227,000 00	Var.	227,175 00	
New York city bonds.....	Var.	658,000 00	Var.	705,000 00	
St. Louis city bonds.....	4	70,000 00	105	73,500 00	
Syracuse city bonds.....	3½	10,000 00	110	11,000 00	
Troy city bonds.....	Var.	528,862 24	Var.	624,000 00	
Avon village bonds.....	4	15,000 00	102	15,300 00	
Lansburgh village bonds.....	4	104,000 00	Var.	105,700 00	
Sing Sing village bonds.....	4	70,000 00	Var.	70,770 00	
Troy city tax sale certificates..	10	.....	.....	.....	5,451,364 79
Cash on hand.....	.....	.....	.....	\$31,903 75	1,770 24
Cash deposited in banks and trust companies.....	.....	.....	.....	381,728 62	
Banking house and lot.....	Cost.	481,675 00	.....	Est'd value..	413,635 27
Other real estate.....	Cost.	5,473 41	.....	Est'd value..	150,000 00
Interest accrued on bonds and mortgages.....	.....	\$17,528 52	.....	.....	5,473 41
Less over one year in arrears ..	.....	292 22	.....	.....
Interest accrued on stocks.....	.....	.....	.....	\$17,501 20	
Interest accrued on deposits in banks and trust companies.....	.....	.....	.....	37,127 51	
Interest accrued on tax sale certificates.....	.....	Estimated... \$410 67	.....	3,255 47	
Less on certificates against property mortgaged to bank over one year in arrears of interest.....	.....	100 68	.....	203 99	
Rents accrued.....	.....	.....	.....	.....	58,191 27
	.....	.....	.....	.....	229 66
	.....	.....	.....	.....	\$7,204,522 76
LIABILITIES.					
Due depositors.....	.....	.....	.....	\$5,975,747 89	
Interest accrued.....	.....	.....	.....	26,285 31	
Salaries accrued.....	672 40	
Expenses accrued.....	36 85	
	6,002,742 45
Surplus.....	\$1,201,760 31

EXAMINATIONS.

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TROY SAVINGS BANK, TROY — (Continued). ANNUAL INCOME AND CHARGES THEREON.

INVESTMENTS, ETC.	Rate of Interest.	Amount at par.	Revenue.	Totals.
id mortgages.....	4	\$169,300 00	\$6,772 00	
id mortgages.....	4½	515,400 00	23,193 00	
id mortgages.....	5	\$469,125 00		
r one year in arrears.....	.....	4,000 00		
vestments.....	5	\$465,125 00	23,256 25	
vestments.....	3	1,665,000 00	49,950 00	
vestments.....	3½	294,000 00	10,290 00	
vestments.....	3.65	5,000 00	182 50	
vestments.....	4	2,080,832 29	83,234 49	
vestments.....	4½	47,000 00	2,115 00	
vestments.....	5	52,000 00	2,600 00	
vestments.....	6	693,000 00	41,580 00	
vestments.....	7	232,000 00	16,240 00	
certificates.....	10	\$1,770 24		
ount against property mortgaged				
k in arrears of int. over one year..	.....	659 05		
osited in trust company.....	10	\$1,111 19	111 12	
osited in banks.....	1½	99,824 88	1,347 37	
osited in trust company.....	2½	197,633 37	4,940 83	
osited in trust company.....	3	94,270 87	2,628 13	
.....	.....	.....	.....	\$268,640 69
.....	.....	.....	.....	3,325 00
CHARGES.				\$371,965 69
to depositors.....	.....	.....	\$197,139 62	
.....	.....	.....	12,102 00	
repairs and insurance on banking	.....	.....	10,703 75	
advertising, etc.....	.....	.....	639 25	
ht, etc.....	.....	.....	1,669 52	
penses.....	.....	.....	1,316 20	
.....	.....	.....	.....	223,475 94
es of income.....	.....	.....	.....	\$48,489 75

UNION DIME SAVINGS INSTITUTION, NEW YORK CITY.

[Examined October 1, 1894.]

ASSETS.	Rate of Interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
id mortgages.....	Var.	.....	.....	.....	\$7,473,000 00
tates bonds.....	4	\$550,000 00	115	\$632,500 00	
cut State bonds.....	3	105,000 00	100	105,000 00	
ate bonds.....	3	300,000 00	100	300,000 00	
assets State bonds.....	3	90,000 00	110	90,000 00	
npshire State bonds.....	4	75,000 00	107½	80,625 00	
okota State bonds.....	3½	125,000 00	100	125,000 00	
unty bonds.....	Var.	159,000 00	Var.	163,950 00	
k county bonds.....	Var.	81,500 00	Var.	99,233 75	
ounty bonds.....	4	60,000 00	101½	60,900 00	
ity bonds.....	4	45,000 00	Var.	45,247 50	
am city bonds.....	3	90,000 00	100	90,000 00	
city bonds.....	Var.	224,500 00	Var.	261,907 50	
nd City bonds.....	Var.	320,500 00	Var.	423,655 00	
ernon city bonds (In-					
ormerly village).....	4	96,500 00	Var.	103,005 00	
k city bonds.....	Var.	363,700 00	Var.	433,977 25	
ity bonds.....	Var.	126,000 00	Var.	127,102 50	
r city bonds.....	Var.	344,000 00	Var.	397,876 00	
city bonds.....	3½	300,000 00	100	300,000 00	
a town bonds.....	4	84,500 00	Var.	85,530 00	

UNION DIME SAVINGS INSTITUTION, NEW YORK CITY — (Continued).

ASSETS.	Rate of Interest.	Amount at par.	MARKET VALUE		Totals.
			Rate.	Amount.	
Gravesend town bonds.....	Var.	\$199,000 00	Var.	\$223,661 50	
Hancock town bonds.....	4	46,500 00	Var.	47,097 50	
Massena town bonds.....	4½	8,000 00	103¼	8,290 00	
Newfield town bonds.....	7	4,000 00	119½	4,780 00	
New Utrecht town bonds....	5	17,500 00	106¾	18,418 75	
Perry town bonds.....	7	15,000 00	117	17,550 00	
Ulysses town bonds.....	7	22,000 00	119¼	26,290 00	
Volney town bonds.....	4	159,000 00	Var.	162,870 00	
Walton town bonds.....	4	108,000 00	Var.	109,800 00	
Canastota village bonds.....	3¾	30,000 00	100	30,000 00	
Greenbush village bonds.....	4	84,000 00	Var.	85,252 10	
Groton village bonds.....	3½	29,000 00	100	29,000 00	
New Rochelle village bonds....	4	30,000 00	103¾	30,585 00	
Olean village bonds.....	4	12,000 00	Var.	12,818 75	
Plattsburgh village bonds.....	4	10,000 00	101	10,100 00	
Sing Sing village bonds.....	4	100,000 00	103	101,000 00	
Tonawanda village bonds.....	4	100,000 00	102½	102,500 00	
White Plains village bonds....	4	55,000 00	Var.	55,487 57	\$4,912 220 00
Call loan.....	5				\$12,395,220 00
Cash on hand.....				\$161,683 76	16,683 00
Cash deposited in banks and trust companies.....				1,070,216 21	1,231,989 50
Banking house and lot.....	Cost.	\$724,365 38		Est'd value.	450,000 00
Other real estate.....	Cost.	15,546 07		Est'd value.	150,000 00
Interest accrued on bonds and mortgages.....		\$164,100 30			
Less over one year in arrears....		11,473 32			
Interest accrued on stocks.....				\$152,686 08	
Interest accrued on call loan....				54,753 01	
Interest accrued on deposits in banks and trust companies.....				202 22	
				6,989 15	214,634 35
Taxes advanced on property mortgaged to bank.....					1,503 40
Insurance advanced on property mortgaged to bank.....					450 54
Rents accrued.....					3,785 08
LIABILITIES.					\$14,444,475 00
Due depositors.....				\$12,540,215 64	
Interest accrued.....				118,815 39	
Taxes accrued.....				4,698 75	
Expenses accrued.....				30 91	
Rent prepaid.....				400 60	
					13,684,160 62
Surplus.....					\$790,216 24

ANNUAL INCOME AND CHARGES THEREON.

INVESTMENTS, ETC.	Rate of Interest.	Amount at par.	Revenue.	Totals.
Bonds and mortgages.....	4½	\$1,757,650 00		
Less over one year in arrears.....		50,000 00		
	4½	\$1,707,650 00	\$76,844 25	
Bonds and mortgages.....	5	\$5,180,900 00		
Less over one year in arrears.....		67,000 00		
	5	\$5,113,900 00	\$25,635 00	

EXAMINATIONS.

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UNION DIME SAVINGS INSTITUTION, NEW YORK CITY — (Continued).

INVESTMENTS, ETC.	Rate of interest.	Amount at par.	Revenue.	Totals.
Bonds and mortgages	5½	\$8,000 00	\$440 00	
Bonds and mortgages	6	\$527,150 00		
Less over one year in arrears		32,000 00		
	6	\$495,150 00	29,709 60	
Stock investments.....	3	685,000 00	20,550 00	
Stock investments.....	3½	651,000 00	22,785 00	
Stock investments.....	3¾	20,000 00	1,125 00	
Stock investments.....	4	1,785,500 00	71,420 00	
Stock investments.....	4½	419,500 00	18,877 50	
Stock investments.....	5	181,800 00	9,240 00	
Stock investments.....	6	388,000 00	23,160 00	
Stock investments.....	7	387,900 00	27,153 00	
Call loan.....	5	16,000 00	800 00	
Cash deposited.....	1	36,500 00	365 00	
Cash deposited.....	2	146,000 00	2,920 00	
Cash deposited.....	3	839,500 00	25,185 00	
Cash deposited.....		48,216 21		
Rents				\$586,268 75
				30,330 00
				\$616,598 75
CHARGES.				
Interest to depositors			\$475,261 57	
Salaries			41,720 00	
Taxes, repairs and insurance on banking house			8,780 00	
Taxes, repairs and insurance on other real estate			1,638 00	
Legal expenses.....			960 00	
Printing, advertising, etc			5,500 00	
Fuel, lights, etc			980 00	
Other expenses (including maintenance of banking house)			9,420 00	
				544,259 57
Excess of income.....				\$72,339 18

UNITED STATES SAVINGS BANK, NEW YORK CITY.

[Examined October 26, 1894.]

ASSETS.	Rate of interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Bonds and mortgages.....	Var.	.....	.....	.....	\$177,000 00
United States bonds	6	\$40,000 00	Var.	\$43,150 00	
New York city bonds	Var.	5,000 00	Var.	5,210 00	
Boston city bonds	4	10,000 00	102	10,200 00	
Long Island City bonds.....	Var.	8,500 00	Var.	8,951 00	
Watertown town bonds.....	4	1,000 00	100	1,000 00	
Queensbury town bonds.....	6	5,000 00	108	5,400 00	
Westchester town bonds.....	3½	10,000 00	100	10,000 00	
Jamaica town bonds.....	4	5,000 00	103	5,150 00	
Greenwich town bonds.....	4	6,000 00	103	6,180 00	
Flushing village bonds.....	Var.	8,500 00	Var.	8,915 00	
Clinton county bonds.....	4	3,000 00	100	3,000 00	
Kings county bonds	4	5,000 00	104	5,200 00	
Furniture and fixtures				Estimated.	112,355 00
Cash on hand				\$4,847 21	1,500 00
Cash deposited in banks.....				33,408 25	
Interest accrued.....					38,255 46
					4,609 49
					\$333,719 88
LIABILITIES.					
Due depositors.....				\$330,568 21	
Interest accrued				2,965 83	
					333,534 06
Surplus					\$185 82

REPORT ON SAVINGS BANKS.

UNITED STATES SAVINGS BANK, NEW YORK CITY — (Continued).
ANNUAL INCOME AND CHARGES THEREON.

INVESTMENTS, ETC.	Rate of interest.	Amount at par.	Revenue.	Total.
Bonds and mortgages	4½	\$25,070 00	\$1,125 00	
Bonds and mortgages	5	124,500 00	6,225 00	
Bonds and mortgages	5½	19,000 00	1,045 00	
Bonds and mortgages	6	8,500 00	510 00	
Stock and bond investments	3½	10,000 00	325 00	
Stock and bond investments	4	36,000 00	1,440 00	
Stock and bond investments	5	6,500 00	325 00	
Stock and bond investments	6	48,000 00	2,880 00	
Stock and bond investments	7	6,500 00	455 00	
Cash deposited	2	18,116 45	362 32	
Cash deposited	1½	16,491 60	229 37	
				\$14,521 00
CHARGES.				
Interest to depositors			\$9,295 66	
Salaries			2,750 00	
Taxes, repairs and insurance			808 04	
Printing, advertising, fuel, light, etc.			770 19	
Other expenses			472 55	
				13,596 44
Excess of income				\$1,335 25

WALDEN SAVINGS BANK.

[Examined February 14, 1895.]

ASSETS.	Rate of Interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Bonds and mortgages	5 & 6				\$168,007 00
New Hampshire State bonds ..	6	\$3,000 00	109	\$3,270 00	
Greene county bonds	7	1,500 00	106	1,590 00	
New York city bonds	5	2,000 00	116	2,320 00	
Brooklyn city bonds	Var.	6,000 00	Var.	7,030 00	
Rochester city bonds	7	11,000 00	120	13,200 00	
Buffalo city bonds	7	1,000 00	151	1,510 00	
Poughkeepsie city bonds	Var.	10,000 00	Var.	11,040 00	
Newburgh city bonds	4	5,000 00	100	5,000 00	
Montgomery village bonds	4	400 00	100	400 00	
Goshen village bonds	4	3,000 00	101	3,030 00	
Fort Jervis village bonds	4	20,000 00	113	20,600 00	
Hammondsport village bonds	4	5,000 00	102	5,100 00	
Deer Park town bonds	7	2,500 00	107	2,675 00	
Shawangunk town bonds	4½	3,400 00	101	3,030 00	
Thompson town bonds	Var.	11,000 00	Var.	11,450 00	
Montgomery town bonds	Var.	8,705 00	09	8,705 00	
Kingston town bonds	7	500 00	106	530 00	
Liberty town bonds	4	8,000 00	102	8,160 00	
Crawford town school district No. 3 bonds	4½	1,000 00	100	1,000 00	
Hempstead town school district No. 21 bonds	4	18,000 00	101	18,180 00	
Montgomery town school district No. 13 bonds	4½	1,200 00	100	1,200 00	
					129,030 00
Cash on hand and deposited in banks					25,514 70
Real estate					4,000 00
Interest accrued on stocks					1,345 71
Interest accrued on bonds and mortgages				\$2,846 01	
Less amount over one year in arrears				572 71	
					\$1,973 30
Interest accrued on deposits				65 00	
					2,038 30
Rents accrued					76 00
					\$300,386 71

EXAMINATIONS.

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WALDEN SAVINGS BANK — (Continued).

LIABILITIES.	Rate of Interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Due depositors.....	\$:79,498 52	
Interest accrued.....	1,181 84	
Salaries and rent accrued.....	102 37	
Other expenses accrued.....	40 42	
					\$280,823 15
Surplus	\$49,377 16

ANNUAL INCOME AND CHARGES THEREON.

INVESTMENTS, ETC.	Rate of interest.	Amount at par.	Revenue.	Totals.
Bonds and mortgages	5	\$127,057 00		
Less amount over one year in arrears.....	.....	10,755 00		
	5	\$116,302 00	\$5,815 10	
Bonds and mortgages	6	\$40,950 00		
Less amount over one year in arrears.....	.....	400 00		
	6	\$40,550 00	2,433 00	
Stock investments.....	3½	2,780 00	97 30	
Stock investments.....	4	57,325 00	2,628 10	
Stock investments.....	4½	10,200 00	459 00	
Stock investments.....	5	10,000 00	500 00	
Stock investments.....	6	8,000 00	480 00	
Stock investments.....	7	23,500 00	1,645 00	
Deposits in bank.....	2	25,700 00	514 00	
Rents .....	.....	.....	120 00	
				\$14,756 40
CHARGES				
Interest to depositors .....	.....	.....	\$9,894 24	
Salaries.....	.....	.....	1,150 00	
Other expenses.....	.....	.....	410 00	
				11,454 24
Excess of income.....	.....	.....	.....	\$3,302 16

WARWICK SAVINGS BANK.

[Examined November 20, 1894.]

ASSETS.	Rate of Interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Bonds and mortgages.....	4½ & 5	.....	.....	.....	\$327,343 00
Nebraska State bonds.....	4	\$20,000 00	101	\$20,200 00	
North Dakota State bonds.....	4	11,000 00	107	11,770 00	
South Dakota State bonds.....	3½	20,000 00	102	20,400 00	
New York city bonds	Var.	46,700 00	Var.	52,739 00	
Brooklyn city bonds	Var.	46,000 00	Var.	58,450 00	
Long Island City bonds.....	Var.	18,000 00	Var.	18,510 00	
Rochester city bonds	7	2,000 00	125	2,500 00	
Buffalo city bonds	Var.	4,000 00	Var.	5,030 00	
Yonkers city bonds	4	10,000 00	108	10,800 00	
New York county bonds.....	6	2,000 00	117	2,340 00	
Greene county bonds.....	5	2,500 00	103	2,575 00	
Canton village bonds.....	3½	15,000 00	100	15,000 00	
College Point village bonds.....	7	5,000 00	137	6,850 00	
Suspension Bridge village bds.....	4½	6,000 00	109	6,540 00	
Warwick village bonds	4	14,000 00	102	14,280 00	
New Utrecht town bonds.....	5	20,000 00	Var.	20,800 00	

WARWICK SAVINGS BANK—(Continued).

ASSETS.	Rate of Interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Perry town bonds	7	\$10,900 00	116	\$11,822 00	
Sodus town bonds	5	5,000 00	109	5,450 00	
Somerset town bonds	5	7,500 00	104	7,800 00	
Warwick town bonds	4	4,070 00	100	4,000 00	
West Farms town bonds	7	1,000 00	200	2,000 00	
Wilson town bonds	5	5,000 00	105	5,250 00	
Hamburgh town school district No. 1 bonds	5	3,750 00	103	3,862 50	
Hempstead town school district No. 15 bonds	5	10,000 00	114	11,400 00	
Newtown town school district No. 9 bonds	5	5,000 00	115	5,750 00	
Walton town school district No. 1 bonds	4	12,000 00	101	12,120 00	
Warwick town school district No. 12 bonds	4	5,000 00	101	5,050 00	
Cash on hand and deposited in banks and trust companies					\$342,000 00
Interest accrued on bonds and mortgages				\$5,948 40	51,870 40
Interest accrued on stocks				4,911 22	
Interest accrued on deposits in trust companies				261 93	11,121 55
Furniture and fixtures					500 00
					\$733,922 40
LIABILITIES.					
Due depositors				\$600,804 36	
Interest accrued				9,479 57	
Salaries accrued				151 51	
Expenses accrued				57 61	
					679,433 05
Surplus					\$54,470 40

ANNUAL INCOME AND CHARGES THEREON.

INVESTMENTS, ETC.	Rate of Interest.	Amount at par.	Revenue.	Totals.
Bonds and mortgages	4½	\$121,000 00	\$5,445 00	
Bonds and mortgages	5	206,313 00	10,317 15	
Stock investments	3½	36,000 00	1,260 00	
Stock investments	4	76,000 00	3,040 00	
Stock investments	4½	11,000 00	495 00	
Stock investments	5	94,150 00	4,707 50	
Stock investments	6	66,800 00	4,008 00	
Stock investments	7	26,700 00	1,869 60	
Cash deposited	3	32,909 42	987 28	
Cash deposited	2	14,000 00	280 00	
				\$32,405 93
CHARGES.				
Interest to depositors			\$24,447 85	
Salaries			1,950 00	
Rent			225 00	
Legal expenses			16 00	
Printing, advertising, etc.			94 65	
Fuel, lights, etc			48 10	
Other expenses			138 57	
				26,980 17
Excess of income				\$5,425 76

EXAMINATIONS.

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WILLIAMSBURG SAVINGS BANK, BROOKLYN.

[Examined November 19, 1884.]

ASSETS.	Rate of Interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
mortgages.....	5 & 6	.....	.....	.....	\$14,236,493 00
advanced on same..	.....	.....	.....	.....	440 25
as bonds.....	Var.	\$1,354,000 00	Var.	\$1,508,460 00	
te bonds.....	6	6,000 00	100	6,000 00	
te bonds.....	3	1,400,000 00	100	1,400,000 00	
ts State bonds....	5	10,000 00	102	10,200 00	
shire State bonds..	6	210,500 00	Var.	241,665 00	
State bonds.....	6	9,000 00	106	9,540 00	
State bonds.....	2½	1,000,000 00	104	1,040,000 00	
ie city bonds.....	Var.	41,000 00	Var.	55,819 00	
ty bonds.....	Var.	6,431,000 00	Var.	7,500,730 00	
ty bonds.....	Var.	1,429,100 00	Var.	1,500,873 00	
ty bonds.....	7	312,000 00	Var.	339,530 00	
bonds.....	7	81,000 00	Var.	14,170 00	
bonds.....	4	75,000 00	104	78,000 00	
bonds.....	4	19,000 00	110	20,900 00	
onds.....	3½	40,000 00	100	40,000 00	
ity bonds.....	4	15,000 00	Var.	15,100 00	
ounty bonds.....	Var.	421,500 00	Var.	435,140 00	
y bonds.....	Var.	795,000 00	Var.	795,190 00	
ounty bonds.....	Var.	196,400 00	Var.	203,590 00	
ounty bonds.....	4	11,000 00	103	11,330 00	
wn bonds.....	3½	110,000 00	100	110,000 00	
bonds.....	4	20,500 00	100	20,500 00	
y bonds.....	7	50,000 00	116	58,000 00	
d.....	.....	.....	.....	\$428,014 16	16,072,331 00
ted.....	.....	.....	.....	1,962,474 94	
ise and lot.....	Cost.	699,000 00	.....	Est'd value.	2,320,493 16
state.....	.....	24,423 99	.....	Est'd value.	250,000 00
rured.....	.....	.....	.....	.....	24,423 99
					537,944 24
					\$33,501,419 06
LIABILITIES.					
ors.....	.....	.....	.....	\$27,548,458 71	
rured.....	.....	.....	.....	243,812 70	
taxes accrued.....	.....	.....	.....	8,426 95	
					27,599,698 26
					\$35,601,721 22

ANNUAL INCOME AND CHARGES THEREON.

VESTMENTS, ETC.	Rate of Interest.	Amount at par.	Revenue.	Totals.
mortgages.....	5	\$14,066,832 00	\$703,341 60	
mortgages.....	6	152,660 00	9,579 60	
ond investments.....	3	1,520,000 00	47,400 00	
ond investments.....	3½	2,163,000 00	75,715 00	
ond investments.....	4	2,976,500 00	119,060 00	
ond investments.....	4½	10,400 00	5,418 00	
ond investments.....	5	713,100 00	35,655 00	
ond investments.....	5½	13,000 00	715 00	
ond investments.....	6	2,844,000 00	170,640 00	
ond investments.....	7	2,620,000 00	253,400 00	
ted.....	2	1,337,221 85	26,755 43	
ted.....	1½	624,663 08	9,399 79	
				\$1,457,040 43
				1,035 00
				\$1,458,075 43

REPORT ON SAVINGS BANKS.

WILLIAMSBURGH SAVINGS BANK, BROOKLYN — (Continued).

INVESTMENTS, ETC.	Rate of interest.	Amount at par.	Revenue.	Totals
CHARGES.				
Interest to depositors.....	\$894,805 61	
Salaries.....	51,080 00	
Taxes, repairs and insurance	9,214 66	
Printing, advertising, fuel, light, etc	2,432 58	
Other expenses.....	2,108 18	
				\$969,121 93
Excess of income.....	\$497,944 39

companies of this State, January 1, 1895.

NAME.	UNITED STATES BONDS.			New York city two cent. bonds.	New York city three per cent. bonds.	Brooklyn city three per cent. bonds.	Brooklyn city three and one-half per cent. bonds.	Brooklyn city four per cent. bonds.	Niagara Falls city bonds, four per cent.	Buffalo city three and one-half per cent. bonds.	Rochester city three and one-half per cent. bonds.	Bonds and mortgages.	Cash.
	Two per cent.	Four per cent.	Six per cent.										
Atlantic Trust Company, New York city.....					\$100,000								
Binghamton Trust Company.....		\$50,000											
Brooklyn Trust Company.....		100,000											
Buffalo Loan, Trust and Safe Deposit Company.....		50,000											
Buffalo Trust Company, New York city.....													
Capital Trust Company, New York city.....													
Columbia Trust Company, New York city.....					100,000				\$20,000				
Continental Trust Company, New York city.....													
Delaware Loan and Trust Company.....		30,000											
Farmers' Loan and Trust Co., New York city.....		100,000											
Fidelity Trust and Guaranty Co., of Buffalo.....	\$50,000												
Franklin Trust Company, Brooklyn.....													
Hamilton Trust Company, Brooklyn.....													
Industrial Trust Company, New York city.....													
Ithaca Trust Company.....					50,000								
Kings County Trust Company, Brooklyn.....					30,000								
Knickerbocker Trust Company, New York city.....					50,000								
Long Island Loan and Trust Co., Brooklyn.....													
Manhattan Trust Company, New York city.....		200,000											
Mercantile Trust Company, New York city.....													
Metropolitan Trust Company, New York city.....													
Nassau County of Life City of Brooklyn.....					100,000								
New York Guaranty and Trust Company.....					200,000								
New York Life Insurance and Trust Company.....					100,000								
Orange County Trust and Safe Deposit Company, Middletown.....													
People's Trust Company, Brooklyn.....													
Real Estate Trust Company, New York city.....					100,000								
Security Trust Company, New York city.....													
State Trust Company (The), New York city.....					100,000								
State Guarantee and Trust Co., New York city.....					200,000								
Trust and Deposit Co. of Onondaga, Syracuse.....		50,000											
Union Trust Company of Jamestown.....	20,000												
United States Trust Company, New York city.....													
United States Transfer and Exchange Association, New York city.....													
United States Trust Company, New York city.....					80,000								
Washington Trust Company, New York city.....					100,000								
	\$70,000	\$770,000	\$100,000	\$625,000	\$4,175,000	\$870,000	\$100,000	\$100,000	\$20,000	\$20,000	\$50,000	\$20,000	\$575 95

11

DETAILED STATEMENT
OF THE CONDITION OF THE
LOAN AND TRUST COMPANIES OF THE STATE
ON THE
FIRST DAY OF JANUARY, 1895,

As compiled from their reports to the Superintendent of Banks.

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ATLANTIC TRUST COMPANY, NEW YORK CITY.

[39 William street; chartered 1887.]

W. H. MALE, *President.*

J. S. BUYDAM, *Secretary.*

TRUSTEES.

E. H. R. LYMAN,
J. L. RIKER,
CLIFFORD A. HAND,
H. H. ROGERS,
J. LANGDON WARD,
MATTHIAS NICOLL,

W. H. H. MOORE,
JOHN F. HALSTEAD,
L. V. F. RANDOLPH,
JOSEPH H. CHAPMAN,
ALFRED WAGSTAFF,
H. A. V. POST,
W. R. T. JONES.

ANTON A. RAVEN,
W. H. MALE,
JOEL F. FREEMAN,
O. D. LEVERICH,
LEWIS CASS LEDYARD,
WM. CARPENDER,

RESOURCES.

Bonds and mortgages..... \$246,500 00
Stock investments, viz.:

<i>Stocks and bonds.</i>	<i>Cost.</i>	<i>Par value.</i>	<i>Estimated market value.</i>
New York city stock	\$346,850 00	\$350 000 00	\$363,000 00
New York and Harlem R. R. Co.	42,725 01	20,000 00	53,000 00
N. Y., New Haven and Hartford	58,610 00	35,000 00	63,050 00
Atlantic Mutual Ins. Co. scrip..	15,327 50	15,000 00	16,200 00
N. Y., Lack. and Western R. R.	23,350 00	20,000 00	23,650 00
Chicago and Northwestern pfd.	29,075 00	20,000 00	28,600 00
St. Paul and Duluth.....	5,808 88	6,300 00	5,808 88
Rome, Watert'n and Ogdensbgh.	28,375 00	20,000 00	23,300 00
	<u>\$345,616 88</u>	<u>\$186,300 00</u>	<u>\$566,608 88</u>

Amount loaned on collaterals 566,608 88
Cash on deposit in banks or other moneyed institutions 5,205,645 57
Cash on hand 890,788 81
Amount of assets not included under either of the above heads, viz.:

Accrued interest	\$65,918 71
Commission due and uncollected	7,000 00
Advances on account of trusts.....	228 91
	<u>78,147 63</u>
	<u>\$6,982,962 43</u>

LIABILITIES.

Capital stock paid in, in cash \$500,000 00
Surplus fund..... 500,000 00
Undivided profits..... 105,580 08
Deposits in trust..... 30,242 88
General deposits..... 5,827,689 47
Other liabilities, not included under either of the above heads, viz.:

Interest accrued on deposits.....	\$4,500 00
Dividend charged off December 31, 1894.....	15,000 00
	<u>19,500 00</u>
	<u>\$6,982,962 43</u>

SUPPLEMENTARY.

Total amount of interest, commissions and profits of every kind received during the year.....	\$351,197
Amount of interest paid to and credited depositors during the same period.....	120,122
Amount of expenses of the institution during the same period, Amount of dividends on capital stock declared during the year, payable January 2, April 1, July 1, and October 1, 1894,	48,816
Amount of deposits made by order of court.....	60,000
Number of deposits on which interest is allowed at this date...	226,581
Total amount of such deposits.....	4,640,323
Rate of interest on same.....	1 to 4 per cen

BINGHAMTON TRUST COMPANY, BINGHAMTON.

[State and Henry streets; chartered 1890.]

C. J. KNAPP, President.

JACOB WISER, Cashier.

TRUSTEES.

CHARLES J. KNAPP,
G. TRACY ROGERS,
A. J. SCHLAGER,
JEROME B. LANFIELD,
JACOB WISER,

FRANK GOULD,
CYRUS STRONG,
J. STEWART WELLS,
H. H. CRAWF,
W. J. WELSH,

JOHN B. SIMPSON,
STODDARD HAMMOND,
MAURICE BIRDSALL,
WM. E. TAYLOR,
JOHN B. BOWEN.

RESOURCES.

Bonds and mortgages.....	\$416,161
Stock investments, viz.:	

Stocks and bonds.	Cost.	Par value.	Estimated market value.
United States bonds.....	\$55,000 00	\$50,000 00	\$37,350 00
St. Paul M. and N. guaranteed..		50,000 00	55,000 00
Wells Fargo & Co.....		5,000 00	5,600 00
Chicago, Mil. and St. Paul con..		17,000 00	13,908 00
Delaware and Hudson.....		6,000 00	7,125 00
Michigan Central.....		5,000 00	4,900 00
Chicago and North Western.....		5,000 00	4,850 00
Central of N. J.....		5,000 00	4,450 00
Pennsylvania Gas Co.....		9,500 00	
Pennsylvania Oil Co.....		400 00	10,100 00
Jamestown Gas Co.....		800 00	
Whitney Myers Seed Co.....		7,000 00	7,000 00
U. S. Leather Co.....		96,000 00	66,400 00
Illinois Central.....		10,000 00	8,400 00
Chicago, Burlington and Quincy.		30,000 00	18,480 00
Chicago and Rock Island.....		5,000 00	3,050 00
Wheeling and Lake Erie.....		10,000 00	4,300 00
Lake Erie and Western pfd.....		10,000 00	7,100 00
Pullman Palace Car Co.....		15,000 00	23,250 00
Olean Pad Co.....		251 45	251 45
Lehigh and Wilkes Barre first..		13,000 00	13,910 00
Chesapeake and Ohio.....		5,000 00	5,350 00
Montana Central.....		10,000 00	11,560 00
Town of Hancock.....		1,500 00	1,540 00
Binghamton Railway Co.....		160,000 00	160,500 00
Great No. Co. col. treas.....		25,000 00	23,750 00
St. Paul, Min. and W. man. ext.		5,000 00	4,250 00
Orlean Street Railway Co.....		66,000 00	67,980 00
Central City Water.....		20,000 00	20,000 00
Grant Coal Mining Co.....		49,500 00	50,985 00
Little Rock Paving.....		5,400 00	5,515 00
Cambria Lumber Co. 1st.....		5,000 00	5,150 00
Grand River Coal and Coke 1st..		13,000 00	13,390 00
Montana Central 1st.....		5,000 00	5,150 00
Kentucky Central 1st.....		3,000 00	2,550 00
Nash. Chat. and St. Louis con 1st.		5,000 00	5,095 00
Burlington, C. Rapids and N. 1st		10,000 00	10,600 00
Oregon Improvement Co. 1st....		2,000 00	1,980 00
N. Pacific Terminal 1st.....		15,000 00	15,000 00
Union Pacific Trust 1st.....		10,000 00	8,800 00
New York Elevated 1st.....		14,000 00	15,575 00
Stclairville Water 1st.....		5,000 00	4,000 00
	\$752,197 90	\$775,761 45	\$752,301 45

752,301

BINGHAMTON TRUST COMPANY.

345

Amount loaned on collaterals	\$210,889 81
Amount loaned on personal securities, including bills purchased,	550,137 14
Overdrafts	2,612 25
Real estate, present estimated value	25,121 87
Cash on deposit in banks or other moneyed institutions	80,025 65
Cash on hand	55,661 86
Amount of assets, not included under either of the above heads, viz.:	

Accrued interest	\$12,984 04
Furniture and fixtures	6,000 00
Contract account	8,018 99
Highway commissioners' notes	20,597 82
Judgment account	5,369 51
Real estate, in trust	59,877 30
	<hr/>
	112,847 96
	<hr/>
	\$2,205,788 01
	<hr/>

LIABILITIES.

Capital stock paid in, in cash	\$400,000 00
Undivided profits	36,617 97
Deposits in trust	22,050 92
General deposits	1,721,679 04
Other liabilities, not included under either of the above heads, viz.:	

Interest accrued on deposits	\$21,307 24
Rebate on discounted notes	4,082 84
	<hr/>
	25,390 08
	<hr/>
	\$2,205,788 01
	<hr/>

SUPPLEMENTARY.

Total amount of interest, commissions and profits of every kind received during the year	\$101,410 70
Amount of interest paid to and credited depositors during the same period	47,759 29
Amount of expenses of the institution during the same period	15,951 53
Number of deposits on which interest is allowed at this date	2,909 00
Total amount of such deposits	1,588,495 26
Rate of interest on same	2 to 4 per cent.
Amount of bonds and mortgages purchased	10,000 00

BROOKLYN TRUST COMPANY, BROOKLYN.

[177 and 179 Montague street; chartered 1886.]

CHRISTIAN T. CHRISTENSEN, *President.*JAMES ROSS CURRAN, *Secretary.*

TRUSTEES.

JOSIAH O. LOW,
MICHAEL CHAUNCEY,
WILLIAM H. MALE,
JOHN T. MARTIN,
CHARLES M. PRATT,
JOHN GIBB,
ALEXANDER M. WHITE,

C. D. WOOD,
EDWIN F. KNOWLTON,
HENRY W. MAXWELL,
GEORGE G. REYNOLDS,
GEORGE W. CHAUNCEY,
HENRY K. SHELDON,

WILLIAM B. KENDALL,
ABRAM B. BAYLE,
JOHN J. PIERREPONT,
S. W. BOOCOCK,
FREDERICK CROMWELL,
E. H. R. LYMAN,
C. T. CHRISTENSEN.

RESOURCES.

Bonds and mortgages \$848,000 00
Stock investments, viz.:

<i>Stocks and bonds.</i>	Cost.	Par value.	Estimated market value.
United States bonds.....	\$1,329,003 58	\$1,195,000 00	\$1,361,137 50
Brooklyn city bonds.....	1,133,000 00	1,122,000 00	1,127,675 00
New York and Brooklyn bridge.....	10,000 00	50,000 00	47,750 00
Atlantic Avenue Railroad.....	199,000 00	199,000 00	214,920 00
Chesapeake & Ohio Railway Co.....	71,000 00	100,000 00	75,000 00
Northern Pacific Terminal.....	25,000 00	25,000 00	24,500 00
N. Railway & Navigation cons....	25,000 00	50,000 00	27,500 00
Atlantic & Pacific guaranteed...	10,750 00	25,000 00	11,000 00
Lehigh & Wilkes Barre cons....	15,000 00	15,000 00	14,250 00
The Railway Equipment Co.....	47,575 00	50,000 00	50,000 00
Norfolk and Western Gold Car Trust.....	20,994 30	22,000 00	22,000 00
	<u>\$2,831,622 88</u>	<u>\$2,864,000 00</u>	<u>\$2,905,752 50</u>

2,905,752 50
Amount loaned on collaterals 6,879,297 86
Amount loaned on personal securities, including bills purchased
Overdrafts 821,398 87
Real estate, present estimated value..... 164 81
Cash on deposit in banks or other moneyed institutions..... 175,000 00
Cash on hand..... 1,087,174 94
84,617 96
Amount of assets, not included under either of the above heads,
viz.: Accrued interest and income due and not collected... 80,049 56
\$12,921,456 50

LIABILITIES.

Capital stock paid in, in cash..... \$1,000,000 00
Undivided profits..... 1,514,330 96
Deposits in trust..... 1,097,466 87
General deposits..... 9,190,418 25
Other liabilities, not included under either of the above heads,
viz.:

Interest accrued on deposits.....	\$28,734 30
Taxes accrued.....	6,270 00
Rent and rates.....	34,151 02
Dividends unpaid.....	10 00
Dividend, January 2, 1895, charged out of profits, December 31, 1894.....	50,000 00
	<u>119,245 32</u>
	<u>\$12,921,456 50</u>

BUFFALO LOAN, TRUST AND SAFE DEPOSIT COMPANY. 347

SUPPLEMENTARY.

Total amount of interest, commissions and profits of every kind received during the year.....	\$681,611 96
Amount of interest paid to and credited depositors during the same period.....	298,863 05
Amount of expenses of the institution during the same period, payable April, July and October, 1894, and January, 1895...	82,180 93
Amount of dividends on capital stock declared during the year, payable April, July and October, 1894, and January, 1895...	200,000 00
Amount of deposits made by order of court.....	684,649 71
Number of deposits on which interest is allowed at this date..	2,485 00
Total amount of such deposits.....	9,598,785 60
Rate of interest on same.....	<u>1 to 8 per cent.</u>

BUFFALO LOAN, TRUST AND SAFE DEPOSIT COMPANY.

[449 Main street; chartered 1881.]

GEORGE URBAN, JR., *President.*

CHARLES E. CLARK, *Secretary.*

TRUSTEES.

GEORGE URBAN, JR.,
JOHN ESSER,
CHARLES BERRICK,
GEORGE C. STEARNS,
HENRY W. BOX,

JAMES H. DE GRAFF,
WILLIAM C. RUSSELL,
FREDERICK PERSCHE,
EDWIN G. S. MILLER,
JOHN N. SCATCHERD,
HARVEY J. HURD.

JAMES A. ROBERTS,
THOMAS LOTHROP,
AMBROSE SPITZMILLER,
DANIEL O'DAY,
JOHN L. WILLIAMS,

RESOURCES.

Bonds and mortgages.....					\$467,198 94
Stock investments, viz.:					
<i>Stocks and bonds.</i>	<i>Cost.</i>	<i>Par value.</i>	<i>Estimated</i>	<i>market value.</i>	
United States bonds.....	\$110,000 00	\$100,000 00	\$110,000 00		
					110,000 00
Amount loaned on collaterals.....					591,886 16
Due from banks.....					3,129 09
Cash on deposit in banks or other moneyed institutions.....					242,884 40
Cash on hand					51,052 48
Amount of assets, not included under either of the above heads, viz.:					
Accrued interest.....			\$14,291 28		
Interest due and not collected			955 41		
Vaults			15,100 00		
					80,246 64
					\$1,495,847 71

LIABILITIES.

Capital stock paid in, in cash	\$200,000 00
Undivided profits	52,000 00
Deposits in trust.....	674,801 69
General deposits.....	511,981 87
Other liabilities, not included under either of the above heads, viz.:	
Interest accrued on deposits.....	\$208 83
Taxes accrued	955 76
Dividends unpaid	6,048 00
Expenses accrued.....	820 06
Due East River Savings Institution.....	60,000 00
	<u>57,564 15</u>
	<u>\$1,495,847 71</u>

SUPPLEMENTARY.

Total amount of interest, commissions and profits of every kind received during the year.....	\$78,086 49
Amount of interest paid to and credited depositors during the same period.....	40,728 26
Amount of expenses of the institution during the same period,	23,963 08
Amount of dividends on capital stock declared during the year, payable July 1, 1894, and January 1, 1895	12,000 00
Amount of deposits made by order of court	148,874 07
Number of deposits on which interest is allowed at this date..	230
Total amount of such deposits	1,151,240 08
Rate of interest on same.....	2½, 3 and 4 per cent.
Amount of bonds and mortgages purchased.....	10,046 00

1894
CENTRAL TRUST COMPANY, NEW YORK CITY.

[54 Wall street; chartered 1873.]

F. P. OLCOTT, President.

C. H. P. BABCOCK, Treasurer.

TRUSTEES.

WM. ALLEN BUTLER,
FERCY R. PYNE,
WM. H. APPELTON,
GEO. MACCULLOCH MILLER,
CORNELIUS N. BLISS,
OLIVER HARRIMAN,
A. A. LOW,

SAMUEL D. BABCOCK,
JAMES F. WALLACE,
JOHN S. KENNEDY,
SAMUEL THORNE,
ADRIAN ISELIN, Jr.,
E. F. HYDE,
GEORGE BERTINE,

CHARLES LANIER,
WM. H. WEBB,
F. P. OLCOTT,
HENRY TALMADGE,
GEORGE SHERMAN,
A. D. JULLIARD,
OLIVER H. PAYNE.

RESOURCES.

Bonds and mortgages	\$198,234 25
Stock investments, viz.:	

Stocks and bonds.	Cost.	Par value.	Estimated market value.
New York city bonds.....	\$2,900,000 00	\$3,100,000 00	\$2,900,000 00
Elmira, Cortland and Nor. R. R.	97,500 00	100,000 00	100,000 00
San Antonio and Ar. Pass Ry...	371,821 98	532,280 00	337,599 00
Troy City Ry. Co.....	121,000 00	125,000 00	125,000 00
United Traction and Elec. Co...	375,463 70	400,000 00	388,000 00
Pitta., Chenango and L. E. R. R.	43,750 00	50,000 00	43,750 00
Consolidated Traction Co.....	20,000 00	20,000 00	20,000 00
People's Gas-light and Coke Co.	221,000 00	260,000 00	231,000 00
Broadway and 7th ave. R. R. 1st.	83,471 71	130,000 00	145,000 00
Bowery Equitable Int. certifa....	330,000 00	320,000 00	320,000 00
Atlanta and Charleston Air Line Ry Co.	36,519 60	35,000 00	36,519 60
Minn. and St. L. R. R. Co. 1st..	147,430 00	162,000 00	147,430 00
Municipal Gas Co., Albany	14,091 00	17,600 00	22,880 00
Philadelphia and Reading R. R.	200,000 00	200,000 00	200,000 00
	<u>\$4,932,036 99</u>	<u>\$5,511,880 00</u>	<u>\$5,014,769 80</u>

Amount loaned on collaterals	5,014,769 80
Amount loaned on personal securities, including bills purchased	17,616,992 55
Real estate, present estimated value	830,800 01
Cash on deposit in banks or other moneyed institutions	850,000 00
Cash on hand.....	6,324,768 78
Amount of assets, not included under either of the above heads, viz.:	2,374 06

Accrued interest	\$288,547 19
Rent accrued.....	12,635 00

301,172 19

\$30,634,001 08

COLUMBUS TRUST COMPANY.

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LIABILITIES.

Capital stock paid in, in cash.....	\$1,000,000 00
Surplus fund	5,811,786 68
Deposits in trust.....	7,961,266 55
General deposits.....	15,540,091 94
Other liabilities, not included under either of the above heads, viz.:	
Interest accrued on deposits	\$292,977 40
Taxes accrued.....	14,250 00
Rent accrued, C. T. Co. (3 months)	5,000 00
Rebate on bills purchased	8,828 46
	<u>320,855 86</u>
	<u>\$30,634,001 08</u>

SUPPLEMENTARY.

Total amount of interest, commissions and profits of every kind received during the year	\$1,498,519 70
Amount of interest paid to and credited depositors during the same period	487,928 88
Amount of expenses of the institution during the same period..	156,253 96
Amount of dividends on capital stock declared during the year (payable March 1, \$50,000; May 1, \$50,000; July 1, \$150,000; September 1, \$50,000; November 1, 1894, \$50,000; January 1, 1895, \$150,000)*	500,000 00
Amount of deposits made by order of court.....	92,695 28
Number of deposits on which interest is allowed at this date...	928
Total amount of such deposits.....	20,180,868 12
Rate of interest on same	1 to 3 per cent.
Amount of bonds and mortgages purchased.....	92,762 00
Taxes paid in 1894 (New York State, \$12,500; New York city, personal, \$47,528.50).....	<u>60,028 54</u>

COLUMBUS TRUST COMPANY, NEWBURGH.

[82 Broadway; chartered 1893.]

P. M. BARCLAY, *President.*

H. A. BARTLETT, *Treasurer.*

DIRECTORS.

A. E. ADAMS,
C. H. C. BEAKES,
CHARLES T. GOODRICH,
JOHN H. FLANAGAN,
JOSEPH VAN CLEFT,
N. H. DUBOIS,

WALTER C. ANTHONY,
ISAAC COCHRAN,
EGBERT E. CARR,
WM. M. PATTON,
B. B. ODELL,
WM. COLEMAN,
H. B. BECKMAN.

PETER M. BARCLAY,
THOMAS W. BRADLEY,
DAVID A. MORRISON,
W. J. MARSHALL,
W. H. H. ARMSTRONG,
SAMUEL MCCLUNG,

RESOURCES.

Bonds and mortgages			\$98,800 00
Stock investments, viz.:			
<i>Stocks and bonds.</i>	<i>Cost.</i>	<i>Par value.</i>	<i>Estimated market value.</i>
City of Niagara Falls.....	\$31,100 00	\$30,000 00	\$31,100 00
Long Island City.....	5,181 25	5,000 00	5,181 25
	<u>\$36,281 25</u>	<u>\$35,000 00</u>	<u>\$36,281 25</u>
			<u>26,281 25</u>

* Dividend payable January 1, 1895, charged to P. & L. account and not included in this statement.

Amount loaned on collaterals	\$27,808 24
Amount loaned on personal securities, including bills purchased,	122,639 08
Due from banks and trust company	4,878 14
Cash on deposit in banks or other moneyed institutions.....	15,863 81
Cash on hand	11,286 24
Amount of assets, not included under either of the above heads, viz.:	

Accrued interest	\$1,286 14
Commissions due and not collected	120 00
Furniture and fixtures	2,500 00

3,906 14

\$315,579 54

LIABILITIES.

Capital stock paid in, in cash	\$100,000 00
Surplus fund	20,000 00
Undivided profits	5,530 96
General deposits.....	188,221 88

Other liabilities, not included under either of the above heads, viz.:

Interest accrued on deposits.....	\$1,037 08
Rent accrued.....	100 00

1,127 08

\$315,579 54

SUPPLEMENTARY.

Total amount of interest, commissions and profits of every kind received during the year	\$14,902 67
Amount of interest paid to and credited depositors during the same period	2,355 00
Amount of expenses of the institution during the same period,	6,233 00
Number of deposits on which interest is allowed at this date ..	250
Total amount of such deposits...	106,017 11
Rate of interest on same.....	2, 2½ and 4 per cent.
Amount of bonds and mortgages purchased	10,000 00

CONTINENTAL TRUST COMPANY OF THE CITY OF NEW YORK

[16 Wall street; chartered 1890.]

OTTO T. BANNARD, *President*.HENRY E. DABOLL, *Assistant Secretary*.

TRUSTEES.

WILLIAM JAY,
ROBERT W. DeFORREST,
ROBERT S. HOLT,
W. SEWARD WEBB,
WM. ALEXANDER SMITH,
WALTER JENNINGS,
A. LANFEAR NORRIE,

OTTO T. BANNARD,
JAMES C. PARRISH,
GORDON MACDONALD,
OLIVER HARRIMAN, Jr.,
WILLIAM F. COCHRAN,
JOHN C. HAVEMYER,

ALFRED M. HOYT,
GIRAUD FOSTER,
HENRY M. TABER,
GORDON NORRIE,
ROBERT OLYPHANT,
RICHARD B. HARTSHORN,
WILLIAM A. HAZARD.

RESOURCES.

Bonds and mortgages	\$70,000 00
Stock investments, viz.:	

	Cost.	Par value.	Estimated market value.
New York city bonds	\$938,126 10	\$957,000 00	\$961,067 80
American Union Life Ins. Co...	2,575 00	2,500 00	2,500 00
Chicago and Northern Pacific...	23,466 25	40,000 00	16,000 00
Minneapolis and St. Louis	16,380 00	18,000 00	16,800 00
N. Y., Lake Erie and Western...	18,022 50	20,000 00	14,000 00
Pittsburg, Akron and Western...	14,500 00	54,000 00	14,500 00
Tol., St. L. and Kansas City....	17,017 50	25,000 00	15,250 00
San Antonio and Aransas Pass...	39,192 00	55,200 00	30,800 00
Sav., Amer. and Mont r.c. cfs.	24,750 00	25,000 00	25,000 00
Nash. Elec. Ry. and Power Co.	73,410 16	72,000 00	73,410 16

\$1,167,969 51\$1,212,700 00\$1,158,427 84

1,158,427 84

DELAWARE LOAN AND TRUST COMPANY.

351

Amount loaned on collaterals	\$2,089,595 80
Amount loaned on personal securities, including bills purchased,	118,178 18
Cash on deposit in banks or other moneyed institutions.....	402,871 47
Cash on hand.....	5,818 01
Amount of assets, not included under either of the above heads, viz.:	
Accrued interest	\$14,191 17
Interest due and not collected	9,028 84
Furniture and fixtures.....	1,000 00
Suspense account	1 00
	<hr/> 24,191 01
	<hr/> \$3,869,287 08

LIABILITIES.

Capital stock paid in, in cash	\$500,000 00
Surplus fund.....	260,000 00
Undivided profits.....	120,000 12
Deposits in trust.....	203,324 42
General deposits.....	2,778,614 65
Other liabilities, not included under either of the above heads, viz.:	
Interest accrued on deposits	\$13,501 94
Taxes accrued.....	1,290 00
Rent accrued.....	1,166 66
Rebate on bills purchased.....	1,229 84
Coupon checks outstanding.....	65 75
Cashier's checks outstanding	38 60
Dividend checks outstanding	6 00
	<hr/> 17,297 89
	<hr/> \$3,869,287 08

SUPPLEMENTARY.

Total amount of interest, commissions and profits of every kind received during the year.....	\$180,079 87
Amount of interest paid to and credited depositors during the same period.....	44,297 18
Amount of expenses of the institution during the same period,	42,983 48
Amount of dividends on capital stock declared during the year, payable July 10 and October 10, 1894.....	15,000 00
Amount of deposits made by order of court	103,769 61
Number of deposits on which interest is allowed at this date..	848
Total amount of such deposits.....	2,701,056 76
Rate of interest on same.....	1 to 3 per cent.
Amount of bonds and mortgages purchased.....	15,600 00

DELAWARE LOAN AND TRUST COMPANY, WALTON.

[Chartered 1894.]

CHARLES B. BASSETT, *President.*

WILLIAM G. MOORE, *Cashier.*

DIRECTORS.

GEORGE W. FITCH,
FLORA E. BASSETT,
CHARLES HERRING,
CALVIN DUBOIS,
JOHN H. TOWNSEND,
GEORGE T. WARNER.

THOMAS L. OGDEN,
ALVA F. FINCH,
JAMES P. FISH,
MARGARET NORTH,
JAMES R. HONEYWELL,
FRED. P. BEERS,
H. A. COMBS.

JOHN BARCOCK,
CHARLES B. BASSETT,
IDA B. SCHLAGER,
MARY NORTH,
MARY W. SEWELL,
SARAH NORTH

REPORT ON TRUST COMPANIES.

RESOURCES.

Bonds and mortgages.....				\$92,518 17
Stock investments, viz.:				
<i>Stocks and bonds.</i>	<i>Cost.</i>	<i>Par value.</i>	<i>Estimated market value.</i>	
United States bonds.....	\$32,700 00	\$32,000 00	\$32,700 00	
Amount loaned on collaterals.....				22,700 00
Amount loaned on personal securities, including bills purchased,				10,000 00
Overdrafts				218,647 16
Due from banks				8,125 22
Cash on deposit in banks or other moneyed institutions				7,960 74
Cash on hand.....				5,298 87
Amount of assets, not included under either of the above heads, viz.:				11,186 68
Furniture and fixtures			\$4,500 00	
Cash items			1,071 39	
				5,571 39
				<u>\$376,877 06</u>

LIABILITIES.

Capital stock paid in, in cash	\$100,000 00
Surplus fund.....	10,000 00
Undivided profits.....	5,685 24
Certificates of deposit.....	148,629 49
General deposits.....	87,563 95
Other liabilities, not included under either of the above heads, viz.:	
Interest accrued on deposits	\$1,592 43
Taxes accrued.....	592 06
	<u>80,000 00</u>
Bills rediscounted	<u>\$376,877 06</u>

SUPPLEMENTARY.

Total amount of interest, commissions and profits of every kind received during the year.....	\$9,673 97
Amount of interest paid to and credited depositors during the same period.....	580 95
Amount of expenses of the institution during the same period,	3,987 73
Amount of dividends on capital stock declared during the year, payable after January 2, 1895.....	3,000 00
Number of deposits on which interest is allowed at this date..	536
Total amount of such deposits.....	148,629 49
Rate of interest on same	8 and 4 per cent.
Amount of bonds and mortgages purchased	<u>92,518 17</u>

FARMERS' LOAN AND TRUST COMPANY, NEW YORK CITY.

[16 to 30 William street; chartered 1822 as Farmer's Fire Insurance and Trust Company.]

R. G. ROLSTON, *President.*EDWIN S. MARSTON, *Secretary.*

DIRECTORS.

SAMUEL SLOAN,
 ISAAC BELL,
 HENRY HENTZ,
 JAMES NEILSON,
 WILLIAM H. WISNER,
 HENRY A. C. TAYLOR,
 CHARLES L. COLBY,
 CLEVELAND H. DODGE,
 PERCY R. PYNE,

WILLIAM REMSEN,
 C. H. THOMPSON,
 JAMES STILLMAN,
 ROBERT C. BOYD,
 E. R. BACON,
 FRANKLIN D. LOCKE,
 R. G. ROLSTON,
 WILLIAM WALDORF ASTOR,

ALEXANDER T. VAN NEST,
 D. O. MILLS,
 H. VAN RENSSELAER KENNEDY,
 JAMES ROOSEVELT,
 ROBERT F. BALLANTINE,
 M. TAYLOR PYNE,
 EDWARD R. BELL,
 THOMAS RUTTER,
 CHARLES A. PRABODY, Jr.

FARMERS' LOAN AND TRUST COMPANY.

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RESOURCES.

Bonds and mortgages..... \$755,800 00
Stock investments, viz.:

<i>Stocks and bonds.</i>	<i>Cost.</i>	<i>Par value.</i>	<i>Estimated market value.</i>
United States bonds.....	\$3,303,400 00	\$3,303,400 00	\$3,822,678 00
District of Columbia.....	300,000 00	300,000 00	343,000 00
New York city bonds.....	2,000,000 00	2,000,000 00	2,048,000 00
Chicago, Mil. and St. Paul Ry. Co	225,000 00	250,000 00	237,500 00
Pitta., Cin., C. and St. Louis R. R.	200,000 00	200,000 00	214,000 00
Northern Pacific R. R. col. trust	112,100 00	118,000 00	90,860 00
Second Avenue Railroad.....	100,000 00	100,000 00	105,000 00
Chicago, Rock Island and Pacific	78,056 25	87,000 00	79,170 09
Consolidated Gas Company.....	870,000 00	870,000 00	1,008,608 00
	<u>\$7,188,556 25</u>	<u>\$7,228,400 00</u>	<u>\$7,929,808 00</u>

Amount loaned on collaterals..... 7,929,808 00
Amount loaned on personal securities, including bills purchased 13,560,668 62
Real estate, present estimated value..... 926,500 00
Cash on deposit in banks or other moneyed institutions..... 1,000,000 00
Cash on hand..... 6,758,895 49
Amount of assets, not included under either of the above heads, viz.: 1,500,720 05

Due from agencies and trusts.....	\$44,500 00
Interest due and not collected.....	130,578 21
Furniture and fixtures.....	20,000 00
Rents accrued.....	9,433 23
Miscellaneous securities.....	226,030 24
	<u>429,541 78</u>

\$32,861,488 94

LIABILITIES.

Capital stock paid in, in cash..... \$1,000,000 00
Surplus fund..... 4,251,295 63
Deposits in trust..... 27,501,852 08
Other liabilities, not included under either of the above heads, viz.:

Interest accrued on deposits.....	\$103,786 24
Taxes accrued.....	5,000 00
	<u>108,786 24</u>

\$32,861,488 94

SUPPLEMENTARY.

Total amount of interest, commissions and profits of every kind received during the year..... \$1,105,270 89
Amount of interest paid to and credited depositors during the same period..... 426,270 40
Amount of expenses of the institution during the same period, 214,881 74
Amount of dividends on capital stock declared during the year, payable February 1, May 1, August 1 and November 1..... 360,000 00
Amount of deposits made by order of court..... 105,962 40
Number of deposits on which interest is allowed at this date .. 2,158
Total amount of such deposits..... 22,725,089 81
Rate of interest on same..... 1 to 5 per cent.

FIDELITY TRUST AND GUARANTY COMPANY OF BUFFALO.

[Corner Main and Niagara streets; incorporated 1893.]

GEORGE V. FORMAN, *President*.T. S. McFARLAND, *Secretary*.

DIRECTORS.

J. J. ALBRIGHT,
 TRUMAN G. AVERY,
 CHARLES A. SWEET,
 FRANKLIN D. LOCKE,
 EDMUND HAYES,
 HENRY D. KIRKOVER,

JEWETT M. RICHMOND,
 GEORGE V. FORMAN,
 ROBT. L. FRYER,
 ROBT. B. ADAM,
 JOHN J. McWILLIAMS,
 HENRY M. WATSON,

GEORGE S. FIELD,
 GEORGE L. LEWIS,
 JACOB DOLD,
 GEORGE L. WILLIAMS,
 MILLS W. BARSE,
 A. W. MORGAN.

RESOURCES.

Bonds and mortgages..... \$746,315 00
 Stock investments, viz.:

<i>Stocks and bonds.</i>	<i>Cost.</i>	<i>Par value.</i>	<i>Estimated market value.</i>
United States bonds.....	\$50,000 00	\$50,000 00	\$48,500 00
City of Niagara Falls.....	7,000 00	7,000 00	7,000 00
Buffalo city warrants.....	2,385 84	2,385 84	2 385 84
Town of Lancaster.....	15,000 00	15,000 00	15,000 00
Town of Eden.....	2,212 53	2,480 00	2,400 00
Olean, N. Y., Electric Light and Power Company.....	12,000 00	12,000 00	12,000 00
	<u>\$88,498 37</u>	<u>\$88,685 84</u>	<u>\$88,685 84</u>

Amount loaned on collaterals..... 88,685 84
 Due from banks..... 876,803 50
 Cash on deposit in banks or other moneyed institutions..... 681 00
 Cash on hand..... 533,608 73
 Amount of assets, not included under either of the above
 heads, viz.:..... 78,599 71

Accrued interest..... \$17,598 06
 Interest due and not collected..... 925 23
 Furniture and fixtures..... 1,784 25

20,307 54

\$2,344,999 06

LIABILITIES:

Capital stock paid in, in cash..... \$500,000 00
 Undivided profits..... 34,543 45
 Deposits in trust..... 134,849 10
 General deposits..... 1,670,707 00
 Other liabilities, not included under either of the above heads,
 viz.: Interest accrued on deposits..... 5,399 98

\$2,344,999 06

SUPPLEMENTARY.

Total amount of interest, commissions and profits of every kind
 received during the year..... \$93,865 04
 Amount of interest paid to and credited depositors during the
 same period..... 49,437 20
 Amount of expenses of the institution during the same period,
 Amount of deposits made by order of court..... 39,092 44
 Total amount of deposits on which interest is allowed..... 60,096 64
 Rate of interest on same..... 1,664,999 53
 Amount of bonds and mortgages purchased..... 2½, 3 and 4 per cent
 50,480 00

FRANKLIN TRUST COMPANY.

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FRANKLIN TRUST COMPANY, BROOKLYN.

[164 and 166 Montague street; chartered 1888.]

GEORGE H. SOUTHARD, *President.*

JAMES R. COWING, *Secretary.*

TRUSTEES.

A. A. LOW,
EDWIN PACKARD,
JOHN WINSLOW,
DARWIN R. JAMES,
JOHN B. WOODWARD,
JOSEPH E. BROWN,
ALEXANDER E. ORR,

WM. H. WALLACE,
FRANKLIN E. TAYLOR,
D. H. BOUGHTALING,
ALBRO J. NEWTON,
CROWELL HADDEN,
WILLIAM MARSHALL,

GEORGE M. OLCOTT,
GEORGE H. SOUTHARD,
WM. A. READ,
THEODORE DREIER,
THOMAS E. STILLMAN,
H. E. PIERREFONT,
MARTIN JOOST.

RESOURCES.

Bonds and mortgages..... \$622,600 00
Stock investments, viz.:

<i>Stocks and bonds.</i>	<i>Cost.</i>	<i>Par value.</i>	<i>Estimated market value.</i>
District of Columbia	\$461,000 00	\$400,000 00	\$468,000 00
City of Brooklyn	332,080 00	331,000 00	394,510 00
Central Park, N. and E. River			
R. R. Co. bonds.....	21,550 00	20,000 00	23,230 00
Northern Pacific Ter. Co. bds..	63,363 50	60,000 00	56,800 00
Chicago, St. Paul, Minn. and			
Omaha R. R. Co.....	20,538 00	18,000 00	22,590 00
Spokane Cable Ry. Co. bonds...	9,500 00	10,000 00	10,000 00
New River Bridge.....	25,000 00	25,000 00	25,000 00
Fulton Elevated Railway Co.....	24,937 50	25,000 00	18,750 00
Nor. Pac. R. R. land grant bds..	27,906 25	25,000 00	15,000 00
Lehigh Valley Terminal Co. first			
mortgage bonds.....	107,500 00	100,000 00	109,000 00
Chicago, Rock Island and Pacific			
R. R. Co. bonds.....	74,231 25	85,000 00	62,700 00
Washington Water Power Co....	25,000 00	25,000 00	25,000 00
Norfolk and Western R. R. Co..	23,375 00	25,000 00	19,000 00
Lake Shore and M. S. R. R. Co..	112,975 00	90,000 00	115,358 00
Long Is'd R. R. Ferry Co. bds..	49,500 00	50,000 00	49,250 00
Portland Gas Co. bonds.....	12,000 00	12,000 00	12,000 00
Met. and West Side Elevated			
R. R. Co.....	90,000 00	125,000 00	90,000 00
Spokane Street Railway Co. bds.	21,000 00	22,000 00	23,000 00
Hecker Jones, Jewell Milling Co.	217,444 61	212,300 00	220,331 00
Union Pacific R. R. Co. collateral			
trust notes.....	50,000 00	50,000 00	44,000 00
Brooklyn City R. R. Co.....	141,728 90	118,560 00	150,866 40
Edison Elec. Ill. Co., Brooklyn,	44,630 30	42,800 00	46,708 00
Cleveland, C. C. and St. Louis,	90,000 00	100,000 00	90,000 00
St. Louis, Alton & Terre Haute,	27,632 50	51,000 00	39,840 00
Crl., Hocking Valley and Toledo			
Railroad.....	22,828 75	25,000 00	22,750 00
Duluth Iron and Steel Co.....	40,000 00	40,000 00	40,000 00
West Side Construction Co.....	10,800 00	10,800 00	10,800 00
Chicago and N. W. R. R. Co....	14,387 50	10,000 00	14,300 00
Pullman Palace Car Co.....	79,958 11	48,000 00	74,400 00
Baltimore and Ohio R. R. Co....	18,650 00	20,000 00	12,400 00
Franklin Safe Deposit Co.....	55,030 00	55,000 00	55,000 00
Delaware and Hudson Canal Co.	61,462 50	50,000 00	63,000 00
Penn City Development Co.....	742 80	742 80	742 80
H. B. Claffin Co.....	19,201 61	17,400 00	17,900 00
Brooklyn Traction Co.....	48,750 00	80,000 00	28,350 00
H. R. Worthington Co.....	22,000 00	47,000 00	28,240 00
Long Island Traction Co.....	22,500 00	150,000 00	19,500 00
Norwich Street Railway Co.....	8,427 50	12,500 00	11,250 00
	<u>\$2,502,635 58</u>	<u>\$2,581,102 80</u>	<u>\$2,472,428 20</u>

Amount loaned on collaterals..... 2,472,428 20
Amount loaned on personal securities, including bills purchased, 2,088,924 87
Overdrafts..... 880,521 60
Real estate, present estimated value..... 68 08
Cash on deposit in banks or other moneyed institutions..... 486,084 66
Cash on hand..... 1,865,858 69
Amount of assets, not included under either of the above heads, 54,648 57
 viz.: Interest and commissions due and not collected..... 56,673 52

\$1,971,302 61

REPORT ON TRUST COMPANIES.

LIABILITIES.	
Capital stock paid in, in cash	\$1,000,000 00
Surplus fund.....	851,590 32
Deposits in trust.....	90,781 61
General deposits.	5,999,123 40
Other liabilities, not included under either of the above heads, viz.:	
Interest accrued on deposits.....	\$23,370 16
Certified checks outstanding.....	12,338 15
Dividends unpaid	100 00
	<hr/> 35,808 31
	<hr/> \$7,977,903 64 <hr/>

SUPPLEMENTARY.

Total amount of interest, commissions and profits of every kind received during the year.....	\$390,363 48
Amount of interest paid to and credited depositors during the same period	111,589 91
Amount of expenses of the institution during the same period,	50,230 84
Amount of dividends on capital stock declared during the year, payable April 1, July 2, October 1, 1894, and January 2, 1895	80,000 00
Amount of deposits made by order of court	12,368 08
Number of deposits on which interest is allowed at this date...	2,350
Total amount of such deposits.....	6,051,008 00
Rate of interest on same	1 to 4 per cent.
Amount of bonds and mortgages purchased.....	192,700 00

HAMILTON TRUST COMPANY, BROOKLYN.

[191 Montague street; chartered 1891.]

SILAS B. DUTCHER, *President.*JOSEPH B. WHITE, *Secretary.*

TRUSTEES.

WILLIAM H. LYON,
WILLIAM BERRI,
WILLIAM H. H. CHILDS,
HENRY E. HUTCHINSON,
JOHN DITMAS, JR.,
WM. V. R. SMITH,
WILLIAM C. WALLACE,
SILAS B. DUTCHER,

CHARLES W. BETTS,
TIMOTHY L. WOODRUFF,
CALVIN PATTERSON,
ALFRED J. POUCH,
JOHN C. McGUIRE,
EUGENE F. O'CONNOR,
JAMES O. CARPENTER,

CHARLES COOPER,
HENRY N. WHITNEY,
HARLAN P. HALSEY,
WILLIAM HESTER,
WILLIARD F. SMITH,
LEONARD MOODY,
JOSEPH B. WHITE,
JOHN R. HEDGEMAN.

RESOURCES.

Bonds and mortgages.....	\$483,590 00
Stock investments, viz.:	

Stocks and bonds.	Cost.	Par value.	Estimated market value.
Brooklyn city bonds.....	\$384,545 00	\$365,600 00	\$383,100 00
Kings county certificates.....	50,000 00	50,000 00	50,000 00
Union Elevated Railroad.....	19,387 50	20,000 00	17,200 00
Northern Pacific land grant.....	28,102 79	25,000 00	9,450 00
Mobile and Ohio.	6,533 83	10,000 00	6,500 00
Kings County Elevated	22,853 75	25,000 00	17,500 00
Crescent Athletic Club.....	55,000 00	55,000 00	55,000 00
Brooklyn City and Newtown.....	20,123 24	20,000 00	21,800 00
Chicago and Northern Pacific....	8,012 50	10,000 00	4,000 00
Chicago and Eastern Illinois.....	10,137 50	10,000 00	9,700 00
Atlantic Avenue R. R.	71,782 94	70,000 00	70,000 00

HAMILTON TRUST COMPANY.

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<i>Stocks and bonds.</i>	Cost.	Par value.	Estimated market value.
Union Pacific coll. t. notes	\$9,612 50	\$10,000 00	\$8,700 00
Columbus and Hocking Valley ..	18,735 00	20,000 00	17,800 00
Wabash second	8,375 00	10,000 00	7,000 00
Chesapeake and Ohio general...	16,748 75	20,000 00	15,000 00
Toledo, A. A. and No. Mich	19,535 00	20,000 00	15,600 00
Louisville, N. Albany & Chicago,	10,307 50	10,000 00	9,600 00
Brooklyn Elevated R. R. second,	16,458 75	20,000 00	13,000 00
Seaside and Brooklyn Bridge ...	13,091 87	15,000 00	11,350 00
Winona and South Western	1,300 00	2,000 00	500 00
Chicago, R. I. and Pacific	10,012 50	10,000 00	10,450 00
Newburgh Electric R. R.	17,575 00	18,500 00	18,500 00
Long Island Traction and Brook-			
lyn Heights R. R.	45,520 47	52,685 73	42,675 44
Western Union Telegraph Co. ...	26,887 50	30,000 00	26,100 00
Chicago, Mil. and St. Paul pref. .	11,700 00	10,000 00	11,900 00
Col. and Hocking Coal and Iron,	900 00	10,000 00	500 00
Consolidated Gas Co., New York,	25,125 00	20,000 00	26,200 00
Brooklyn City R. R.	38,505 60	22,220 00	38,505 60
	<u>\$966,708 49</u>	<u>\$971,105 73</u>	<u>\$923,831 04</u>

\$923,831 04
2,108,267 30
15,625 00
528,490 24
18,645 69

Amount loaned on collaterals.....
Amount loaned on personal securities, including bills purchased,
Cash on deposit in banks or other moneyed institutions
Cash on hand.....
Amount of assets, not included under either of the above heads,
viz.:

Accrued interest	\$40,824 93
Furniture and fixtures	8,000 00

48,824 93

\$4,127,274 20

LIABILITIES.

Capital stock paid in, in cash	\$500,000 00
Surplus fund	300,000 00
Undivided profits	77,057 10
Deposits in trust.....	76,150 59
General deposits.....	8,144,812 80
Other liabilities, not included under either of the above heads, viz.:	

Interest accrued on deposits.....	\$28,229 71
Taxes accrued	1,000 00
Dividends unpaid.....	24 00

29,253 71

\$4,127,274 20

SUPPLEMENTARY.

Total amount of interest, commissions and profits of every kind received during the year.....	\$145,337 77
Amount of interest paid to and credited depositors during the same period	69,326 03
Amount of expenses of the institution during the same period,	29,294 37
Amount of dividends on capital stock declared during the year, payable February 1, May 1, August 1, and November 1, 1894,	40,000 00
Number of deposits on which interest is allowed at this date..	992
Total amount of such deposits	3,220,963 89
Rate of interest on same.....	1½ to 4 percent.
Amount of bonds and mortgages purchased	43,830 00

HOLLAND TRUST COMPANY, NEW YORK CITY.

[33 Nassau street; chartered 1886]

J. D. VERMEULE, President.**J. B. VAN WOERT, Secretary.****TRUSTEES.**

JOHN D. VERMEULE,
GEORGE M. VAN HOESEN,
ROBERT B. ROOSEVELT,
JOSEPH S. STOUT,
C. W. HUTCHINSON,
JOHN SWINBURNE,
HORACE B. SILLMAN,
JAMES ROOSEVELT,

GARRETT A. VAN ALLEN,
WILLIAM REMSEN,
TUNIS G. BERGEN,
DANIEL A. HEALD,
WM. B. CLARK,
WM. JAY IVES,
JOHN W. VROOMAN,
ALBERT G. BOGERT,

WARNER VAN NORDEN,
JOHN VAN VOORHIS,
BENJ. F. VOSBURGH,
CHARLES T. DALY,
W. J. ARKELL,
JOHN W. MURRAY,
CHARLES B. WHITING,
JAMES B. VAN WOERT.

RESOURCES.**Stock investments, viz.:**

<i>Stocks and bonds.</i>	<i>Cost.</i>	<i>Par value.</i>	<i>Estimated market value.</i>
Central Pacific R. R. Co.....	\$10,750 00	\$10,000 00	\$10,600 00
New York city.....	101,500 00	100,000 00	100,000 00
C. C. C. and St. Louis R. R. Co.	36,212 50	50,000 00	19,000 00
El Paso Bridge and Tram. Co.	48,600 00	50,000 00	48,000 00
Internat'l Bridge and Tram. Co.	15,000 00	15,000 00	14,800 00
S. B'klyn Dock and Warehouse Co.	181,215 97	220,000 00	181,215 97
Beverwyck Towing Co.....	132,362 71	154,252 72	65,000 00
Lotus Club of New York.....	2,000 00	2,000 00	2,000 00
Cleveland Seed Co.....	21,108 72	23,600 00	21,108 72
Monterey and Mex. Gulf Ry. Co.	40,300 00	124,000 00	62,000 00
Kings County Fire Ins. Co.....	800 00	500 00	850 00
Holland Building Association...	7,390 00	7,400 00	7,400 00
Louisville, St. Louis and T. Ry..	1,900 00	135,000 00	7,200 00
Del., R. and Lancaster Ry. Co..	3,750 00	75,000 00	11,250 00
Texas and Sabine Val. Ry. Co...	750 00	25,000 00	5,000 00
Brigantine Transit Co.....	3,000 00	3,000 00	3,000 00
Chicago, Mil. and St. Paul.....	15,975 00	20,000 00	1,400 00
St. Paul and Duluth pfd.....	31,540 00	30,000 00	27,000 00
National Lead Tr.....	9,075 60	30,000 00	7,500 00
Kansas Pacific R. R.....	5,415 00	5,500 00	3,800 00
American Tel. and Cable Co....	1,140 00	1,400 00	1,274 00
Col. and Hocking Val. R. R.....	3,012 50	10,000 00	1,700 00
Pacific Mail S. S. Co.....	11,325 00	30,000 00	6,300 00
C., R. I. and Pacific Ry. Co.....	35,675 00	40,000 00	24,800 00
Norfolk and Virgin. Beach R. R.	10,500 00	15,000 00	10,500 00
Union Pacific Ry. Co.....	4,100 00	10,000 00	1,150 00
City of Yonkers bonds.....	2,500 00	2,000 00	2,500 00
Lawyers Title Ins. Co.....	1,600 00	1,000 09	1,460 00
National Bank of N. America...	1,155 00	700 00	1,120 00
R. E. Exchange and A. Rome...	1,150 00	1,000 00	800 00
Chicago, B. and Quincy R. R....	41,025 00	37,000 00	28,280 00
Brigantine Co.....	5,675 00	37,500 00	14,925 00
Staten Island T. C. Lumber Co.	4,000 00	17,500 00	4,000 00
	<u>\$791,620 40</u>	<u>\$1,283,353 73</u>	<u>\$706,553 69</u>

Amount loaned on collaterals
 Amount loaned on personal securities, including bills purchased
 Real estate, present estimated value.....
 Cash on deposit in banks or other moneyed institutions
 Cash on hand
 Amount of assets, not included under either of the above heads, viz.:

Accrued interest.....	\$9,923 37
Reorganization account.....	39,125 70
Suspense account.....	6,441 06

55,490 13

\$1,195,135 95**LIABILITIES.**

Capital stock paid in, in cash.....	\$500,000 00
Surplus fund.....	239,203 71
Deposits in trust.....	17,888 16
General deposits.....	196,800 00

ITHACA TRUST COMPANY.

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Other liabilities, not included under either of the above heads, viz.:

Interest accrued on deposits.....	\$4,072 08	
Certificates of deposit	10,860 75	
Due banks and bankers	235,000 00	
Rebate time loans and bills receivable.....	686 50	
Accepted checks outstanding.....	1,565 07	
		\$252,184 40
		<u>\$1,195,135 93</u>

SUPPLEMENTARY.

Total amount of interest, commissions and profits of every kind received during the year.....	\$17,650 27
Amount of interest paid to and credited depositors during the same period.....	5,990 13
Amount of expenses of the institution during the same period,	26,482 86
Amount of deposits made by order of court.....	17,888 16
Number of deposits on which interest is allowed at this date..	82
Total amount of such deposits	153,462 65
Rate of interest on same	<u>1½ to 4 per cent.</u>

ITHACA TRUST COMPANY.

[North Tioga street; chartered 1891.]

FRANKLIN C. CORNELL, *President.*

W. H. STORMS, *Cashier.*

DIRECTORS.

CHARLES F. BLOOD,
FRANCIS M. FINCH,
WILLIAM H. SAGE,
LAFAYETTE L. TREMAN,
MYNDERSE VAN CLEEF,

FRANKLIN C. CORNELL,
JOHN C. GAUNTLET,
DAVID B. STEWART,
SAMUEL B. TURNER,
FREDERIC J. WHITTON,
EMMONS L. WILLIAMS.

ALBERT H. ESTY,
LEVI KENNY,
ELLAS TREMAN,
CHARLES E. VAN CLEEF,
CHARLES M. WILLIAMS,

RESOURCES.

Bonds and mortgages.....	\$109,538 65
Stock investments, viz.:	

<i>Stocks and bonds.</i>	Cost.	Par value.	Estimated market value.
Brooklyn city local improvem't.	\$30,425 00	\$30,000 00	\$30,425 00
Ithaca Water-Works Co.....	6,500 00	6,500 00	6,500 00
Arapahoe co., Colo., Dist. No. 21	1,015 00	1,000 00	1,015 00
Pueblo county, Colo.....	3,913 60	4,000 00	3,913 60
Barnes county, N. D.....	9,500 00	9,500 00	9,500 00
Salt Lake city schools.....	4,925 00	5,000 00	4,925 00
Yankton county, Dak.....	15,228 50	18,000 00	15,228 50
Lincoln Gas Co.....	29,565 00	30,000 00	29,565 00
Seguin, Texas.....	3,000 00	3,000 00	3,000 00
Logan county, Okl.....	3,982 66	4,000 00	3,982 66
Pueblo county, Colo.....	4,975 00	5,000 00	4,975 00
Cheyenne, Wyo.....	10,350 00	10,000 00	10,350 00
Ogden, Utah.....	9,900 08	10,000 00	9,900 00
North Yokima, Wash.....	8,627 50	8,500 00	8,627 50
Utah Territory.....	5,200 00	5,000 00	5,200 00
Parsons, Kans.....	10,600 00	10,000 00	10,600 00
Kootenia county, Idaho.....	10,200 00	10,000 00	10,200 00
Albany county, Wyo.....	4,160 00	4,000 00	4,160 00
Oklahoma county, Okl.....	4,427 19	4,500 00	4,427 19
Crow Wing county, Minn.....	5,986 02	6,000 00	5,986 02
Cochise county, Utah.....	4,950 00	5,000 00	4,950 00
Arapahoe co., Colo., Dist. No. 5	1,492 50	1,500 00	1,492 50
Arizona Territory.....	10,100 00	10,000 00	10,100 00
Sayre schools.....	12,500 00	12,500 00	12,500 00
Chicago and Eastern Ill. R. R..	4,910 83	5,000 00	4,950 00
Long Island R. R., N. S. B.....	10,035 00	10,000 00	10,035 00
Atch., Top. and Santa Fe R. R.	8,364 45	10,100 00	5,500 00
	<u>\$235,272 25</u>	<u>\$228,000 00</u>	<u>\$222,447 97</u>

222,447 97

REPORT ON TRUST COMPANIES.

Amount loaned on collaterals.....	\$56,693 65
Amount loaned on personal securities, including bills purchased,	22,029 08
Cash on deposit in banks or other moneyed institutions	45,723 81
Cash on hand.....	21,604 65
Amount of assets, not included under either of the above heads, viz.:	

Accrued interest	\$6,805 84
Interest due and not collected	1,180 00
	<u>7,985 84</u>
	<u>\$485,967 50</u>

LIABILITIES.

Capital stock paid in, in cash	\$100,000 00
Undivided profits.....	20,021 50
Deposits in trust.....	703 53
General deposits.....	364,106 65
Other liabilities, not included under either of the above heads, viz.:	

Interest accrued on deposits or certificates.....	\$195 40
Cashier's checks	961 83
	<u>1,156 73</u>
	<u>\$485,967 50</u>

SUPPLEMENTARY.

Total amount of interest, commissions and profits of every kind received during the year.....	\$20,237 10
Amount of interest paid to and credited depositors during the same period	8,601 00
Amount of expenses of the institution during the same period,	5,455 79
Number of deposits on which interest is allowed at this date..	735
Total amount of such deposits.....	307,850 69
Rate of interest on same.....	2, 2½ and 3 per cent.
Amount of bonds and mortgages purchased.....	<u>\$4,299 00</u>

KINGS COUNTY TRUST COMPANY, BROOKLYN.

[342-346 Fulton street; chartered 1869.]

JULIAN D. FAIRCHILD, *President*.HERMON MORRIS, *Secretary*.

TRUSTEES.

JOHN ARBUCKLE,
GEORGE V. BROWER,
JOHN GOOD,
JOSEPH C. HENDRIX,
CLEMENT LOCKITT,
CORD MEYER,
DICK S. RAMSAY,
WM. V. R. SMITH,

A. ABRAHAM,
ROSWELL ELDRIDGE,
NELSON J. GATES,
WHITMAN W. KENYON,
D. W. McWILLIAMS,
MOSES MAY,
J. S. T. STRANAHAN,
W. M. VAN ANDEN,

ANDREW D. BAIRD,
JULIAN D. FAIRCHILD,
WILLIAM HARKNESS,
JOSEPH LIEBMANN,
JAMES MCGOVERN,
EUGENE F. O'CONNOR,
H. B. SCHARMANN,
JOHN J. WILLIAMS,

RESOURCES.

Bonds and mortgages.....	\$66,565 23
Stock investments, viz.:	

<i>Stocks and bonds.</i>	<i>Cost.</i>	<i>Par value.</i>	<i>Estimated market value.</i>
United States bonds.....	\$50,000 00	\$50,000 00	\$56,500 00
New York city bonds	50,000 00	50,000 00	50,000 00
City of Bro klyn.....	104,487 50	105,000 00	105,000 00
Kings county certifs. of indebts.	250,000 00	250,000 00	250,000 00
Town of Flatlands	11,325 00	12,000 00	12,000 00

KINGS COUNTY TRUST COMPANY.

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<i>Stocks and bonds.</i>	<i>Cost.</i>	<i>Par value.</i>	<i>Estimated market value.</i>
Town of Gravesend	\$174,494 00	\$174,494 00	\$174,494 00
Toledo, Ann Arbor and L. Mich.	1,500 00	2,000 00	1,000 00
Morgans La. and Texas R. R. and S. S. Co	8,321 25	7,000 00	7,000 00
Eliz., Lex. and Big Sandy	7,570 00	8,000 00	7,600 00
St. Louis and Iron Mountain....	10,737 50	10,000 00	10,000 00
New York and New England....	15,325 00	14,000 00	14,000 00
New York Biscuit Co.....	25,000 00	25,000 00	25,000 00
Union Pacific coll. trust notes...	55,081 25	55,000 00	44,000 00
Brooklyn City and Newtown....	10,843 75	10,000 00	10,500 00
Western Union Telegraph Co....	4,387 50	5,000 00	4,000 00
Col. and Hock. Coal and Iron Co.	3,000 00	20,000 00	1,000 00
Consol. Gas Co. of Baltimore ...	18,831 65	30,000 00	18,500 00
Pacific Mail Steamship Co	12,100 00	40,000 00	5,400 00
Edison Electric Ill'g Co. of N.Y.	20,475 00	20,000 00	20,000 00
National Cordage Co.....	60,000 00	60,000 00	60,000 00
	<u>\$393,209 40</u>	<u>\$347,494 00</u>	<u>\$373,294 00</u>
Amount loaned on collaterals.....			\$373,294 00
Amount loaned on personal securities, including bills purchased,			2,641,390 98
Real estate, present estimated value.....			728,838 87
Cash on deposit in banks or other moneyed institutions			10,147 90
Cash on hand			340,187 10
Amount of assets, not included under either of the above heads,			80,009 77
viz. :			

Accrued interest	\$31,976 50
Interest due and not collected.....	10,465 44
Advanced to trusts.....	9,687 14
Trust investments	152,700 00
	<u>194,829 17</u>
	<u>\$5,685,892 47</u>

LIABILITIES.

Capital stock paid in, in cash	\$500,000 00
Surplus fund	500,000 00
Undivided profits	90,857 16
Deposits in trust.....	700,249 54
General deposits	3,805,161 78
Other liabilities, not included under either of the above heads,	
viz. :	

Interest accrued on deposits.....	\$29,879 21
Taxes accrued	1,166 66
Expenses accrued.....	1,000 00
Rebate on loans and bills purchased.....	5,394 30
Dividends unpaid.....	154 00
Invested trust funds.....	49,685 50
Trust checks outstanding.....	642 80
Checks certified.....	1,731 87
	<u>89,624 04</u>
	<u>\$5,685,892 47</u>

SUPPLEMENTARY.

Total amount of interest, commissions and profits of every kind received during the year.....	\$215,226 45
Amount of interest paid to and credited depositors during the same period.....	70,860 08
Amount of expenses of the institution during the same period,	33,673 88
Amount of dividends on capital stock declared, payable February, May, August and November 1	49,000 00
Number of deposits on which interest is allowed at this date ..	1,535
Total amount of such deposits	4,345,924 18
Rate of interest on same	1½ to 8 per cent.

KNICKERBOCKER TRUST COMPANY, NEW YORK CITY.

[234 Fifth avenue; chartered 1874, as the Manhattan Mortgage Company.]

ROBERT MACLAY, *President*.FREDERICK L. ELDRIDGE, *Secretary*.

DIRECTORS.

JOSEPH S. AUERBACK,
CHARLES T. BARNEY,
HENRY W. T. MALL,
GEORGE J. MAGEE,
HENRY F. DIMOCK,
FREDERICK G. BOURNE,
WILLIAM H. BEADLESTON,HARRY B. HOLLINS,
A. FOSTER HIGGINS,
ANDREW H. SANDS,
I. TOWNSEND BURDEN,
JOHN P. TOWNSEND,
ROBERT MACLAY,
ALFRED L. WHITE,JACOB HAYS,
ROBERT G. REMSEN,
JAMES H. BRESLIN,
E. V. LOEW,
CHARLES F. WATSON,
C. LAWRENCE PERKINS,
CHARLES R. FLINT.

RESOURCES.

Bonds and mortgages \$323,500'00
Stock investments, viz.:

<i>Stocks and bonds.</i>	<i>Cost.</i>	<i>Par value.</i>	<i>Estimated market value.</i>
United States bonds.....	\$768,963 22	\$681,000 00	\$772,630 00
District of Columbia.....	453,090 98	403,000 00	467,315 00
New York City.....	766,755 89	750,000 00	775,472 24
Brooklyn, N. Y., bonds.....	125,430 02	120,000 00	126,776 56
Rochester local improvement...	100,413 89	100,000 00	101,364 72
Buffalo City.....	4,601 69	4,568 40	4,628 80
Yonkers City.....	16,000 00	16,000 00	16,000 00
City of Boston.....	104,665 07	100,000 00	107,875 00
Jersey City tax bonds.....	50,962 06	50,000 00	51,625 00
Detroit, Bay City and Alpena 1st	54,000 10	50,000 00	57,000 00
Milwaukee and North. 1st (1913)	9,528 75	9,000 00	10,800 00
Central Washington 1st.....	52,483 33	50,000 00	55,000 00
Savannah and Western 1st.....	82,993 75	100,000 00	55,000 00
Coeur D'Alene 1st.....	49,937 50	50,000 00	30,000 00
Democratic Club 1st.....	10,159 12	10,000 00	10,300 00
Long Island Ferry.....	50,227 50	50,000 00	50,000 00
Northern Pacific collat. trust...	233,125 00	250,000 00	196,250 00
Land and River Imp. Co. stock,	20,890 25	12,430 00	20,890 25
West Superior Iron and Steel			
Co. 1st.....	50,869 67	40,000 00	50,869 67
Baltimore and Ohio car trust...	12,998 68	12,000 00	12,135 00
University City of New York ...	100,000 30	100,000 00	101,666 67
Empire and Bay State Tel. Co..	1,797 50	16,500 00	11,797 50
	<u>\$3,128,993 87</u>	<u>\$3,004,488 40</u>	<u>\$3,025,306 41</u>

Amount loaned on collaterals..... 8,025,306'41
 Amount loaned on personal securities, including bills purchased, 4,501,608'70
 Overdrafts 81,400'00
 Cash on deposit in banks or other moneyed institutions 5,814'24
 Cash on hand 856,817'20
 Amount of assets, not included under either of the above heads, 38,477'57
 viz.:

Accrued interest	\$34,361 91
Furniture and fixtures, including cost of vaults.....	64,016 84
Advances on account of trusts.....	18,406 28
	<u>166,777 03</u>
	<u>\$3,948,696 95</u>

LIABILITIES.

Capital stock paid in, in cash \$1,000,000 00
 Surplus fund..... 488,173 68
 Deposits in trust..... 1,919,810 93
 General deposits..... 5,481,023 54
 Other liabilities, not included under either of the above heads,
 viz.: Interest accrued on deposits 64,691 81
\$3,948,696 95

SUPPLEMENTARY.

Total amount of interest, commissions and profits of every kind
 received during the year..... \$318,571 43
 Amount of interest paid to and credited depositors during the
 same period..... 111,323 94

LONG ISLAND LOAN AND TRUST COMPANY.

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Amount of expenses of the institution during the same period,	\$95,217.96
Amount of dividends on capital stock declared during the year, payable July 1, 1894, January 1, 1895.....	45,000 00
Amount of deposits made by order of court.....	93,048 48
Number of deposits on which interest is allowed at this date..	1,016
Total amount of such deposits	6,606,695 00
Rate of interest on same.....	1 to 8 per cent.
Amount of bonds and mortgages purchased.....	265,000 00

LONG ISLAND LOAN AND TRUST COMPANY, BROOKLYN.

[203 Montague street; chartered 1838]

EDWARD MERRITT, *President.*

FREDERICK T. ALDRIDGE, *Secretary.*

TRUSTEES.

WATSON B. DICKERMAN,
GEORGE F. GREGORY,
EDWARD D. WHITE,
JAMES W. CROMWELL,
EDWARD MERRITT,

FRANK LYMAN,
BERNARD PETERS,
SEYMOUR L. HUSTED, Jr.,
FRANK L. BABBOTT,
GEORGE E. IDE,
WILLIAM C. REDFIELD.

WILLIAM M. INGRAHAM,
DAVID G. LEGGET,
DAVID BARNETT,
THEODORE F. JACKSON,
JOHN F. HALSTEAD,

RESOURCES.

Bonds and mortgages.....	\$410,821 48
Stock investments, viz.:	

<i>Stocks and bonds.</i>	<i>Cost.</i>	<i>Par value.</i>	<i>Estimated market value.</i>
United States bonds.....	\$518,735 00	\$450,000 00	\$499,500 00
City of Brooklyn.....	108,000 00	108,000 00	108,000 00
Western Union Tel. Co.....	10,172 50	10,000 00	10,100 00
Pittsburg Junction R. R. Co.....	25,600 00	25,000 00	29,000 00
Montana Central R. R. Co.....	24,187 50	25,000 00	25,000 00
Phil. and Reading R. R. Co.....	42,656 25	10,000 00	36,000 00
Brooklyn City Railroad Co.....	102,479 83	65,000 00	90,250 00
Broadway R. R. Co.....	30,000 00	30,000 00	30,000 00
Fulton Municipal Gas Co.....	20,000 00	20,000 00	20,000 00
Laclede Gas-Light Co.....	15,000 00	15,000 00	12,900 00
New Williamsburgh and Flat- bush R. R. Co.....	3,000 00	3,000 00	3,000 00
Knickerbocker Ice Co.....	10,000 00	20,000 00	19,000 00
Equitable Gas-Light Co.....	20,000 00	20,000 00	20,600 00
Chicago, Rock Island and Pacific R. R. Co.....	14,400 00	15,000 00	13,500 00
Chicago and St. Louis R. R. Co...	10,400 00	10,000 00	10,000 00
Rome, Watertown and Ogdens- burgh R. R. Co.....	18,150 00	17,000 00	19,040 00
Marquette, Houghton and On- tanagon R. R. Co.....	5,000 00	5,000 00	5,000 00
Citizens' Gas-Light Co.....	40,000 00	40,000 00	40,000 00
Williamsburgh Gas-Light Co....	25,000 00	25,000 00	26,500 00
Grand Street and Newtown R. R. Co.....	25,000 00	25,000 00	25,000 00
Chicago, Burlington and Quin- cey R. R. Co.....	10,000 00	10,000 00	10,000 00
Louisiana and Missouri River R. R. Co.....	10,000 00	10,000 00	11,000 00
Norfolk and Southern R. R. Co...	48,135 00	50,000 00	50,000 00
People's Gas Light Co.....	10,000 00	10,000 00	9,700 00
N. Y. and Cuba Mail S. S. Co....	15,000 00	15,000 00	15,000 00
Jersey City bonds.....	50,000 00	50,000 00	54,000 00
New York and Harlem R. R. Co. stock.....	5,100 00	2,000 00	5,000 00
Long Island Traction Co	53,282 87	102,685 74	51,252 87
Nassau Gas-Light Co. cert.....	3,000 00	3,000 00	3,000 00
Jacksonville, Tampa and Key West R. R. Co.....	25,000 00	25,000 00	25,000 00
Coney Island and Brooklyn R. R. Co.....	15,000 00	15,000 00	15,000 00
Consolidated Gas Co. stock	24,200 00	20,000 00	24,600 00
New York and Ferry Coal and Iron Co	2,500 00	10,000 00	2,500 00
	<u>\$1,342,378 95</u>	<u>\$1,395,685 74</u>	<u>\$1,318,572 87</u>

1,318,572 87

Amount loaned on collaterals	\$1,254,000 00
Amount loaned on personal securities, including bills purchased	215,500 00
Real estate, present estimated value.....	110,000 00
Cash on deposit in banks or other moneyed institutions.....	531,199 38
Cash on hand.....	44,813 34
Amount of assets, not included under either of the above heads, viz..	

Accrued interest.....	\$30,184 47	
Other real estate.....	18,441 28	
		48,625 75
		<u>\$3,928,593 27</u>

LIABILITIES.

Capital stock paid in, in cash.....	\$500,000 00
Surplus fund	335,537 44
Deposits in trust.....	133,072 48
General deposits..	2,930,880 97
Other liabilities, not included under either of the above heads, viz.:	

Interest accrued on deposits.....	\$41,576 07	
Taxes accrued.....	1,300 00	
Dividend No. 30	10,000 00	
Certified checks.....	16,306 81	
		89,062 88
		<u>\$3,928,593 27</u>

SUPPLEMENTARY.

Total amount of interest, commissions and profits of every kind received during the year	\$153,738 72
Amount of interest paid to and credited depositors during the same period.....	57,896 86
Amount of expenses of the institution during the same period,	23,594 28
Amount of dividends on capital stock declared during the year, payable April 2, July 2, October 1, 1894, and January 2, 1895.	40,000 00
Number of deposits on which interest is allowed at this date...	1,393
Total amount of such deposits.....	3,056,872 30
Rate of interest on same.....	1½ to 3 per cent.
Amount of bonds and mortgages purchased.....	104,821 48

MANHATTAN TRUST COMPANY, NEW YORK CITY.

[20 Wall street; chartered 1871 as the Real Estate Loan and Trust Company.]

JOHN I. WATERBURY, *President.*JOHN KEAN, JR., *Vice-President.*

DIRECTORS.

AUGUST BELMONT,
 RUDOLPH ELLIS,
 JOHN N. A. GRISWOLD,
 JOHN KEAN, JR.,
 E. D. RANDOLPH,
 EDWARD TUCK,

H. W. CANNON,
 JOHN R. FORD,
 W. PIERSON HAMILTON,
 JOHN HOWARD LATHAM,
 JAMES O. SHELDON,
 JOHN I. WATERBURY,

R. J. CROSS,
 AMOS T. FRENCH,
 H. L. HIGGINSON,
 JOHN G. MOORE,
 SAMUEL THOMAS,
 R. T. WILSON.

RESOURCES.

Bonds and mortgages.....	\$44,000 00
Stock investments, viz.:	

<i>Stocks and bonds.</i>	<i>Cost.</i>	<i>Par value.</i>	<i>Estimated market value.</i>
United States bonds.....	\$1,023,171 41	\$911,500 00	\$1,024,388 75
Grattan Township, Neb.....	11,565 11	13,000 00	13,000 00
Flint & Pere Marquette P.H. Div.	13,225 00	12,000 00	10,320 00
Lehigh and W. Barre Coal Co...	65,843 77	60,000 00	64,800 00
Chicago, Bur. and Quincy.....	61,762 19	50,000 00	61,000 00

MANHATTAN TRUST COMPANY.

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<i>Stocks and bonds.</i>	<i>Cost.</i>	<i>Par value.</i>	<i>Estimated market value.</i>
London and N. Y. Investment Co.	\$12,500 00	\$12,500 00	\$3,750 00
Sioux City and Northern.....	153,645 44	190,000 00	185,250 00
U. S. Cordage Co. guar.....	88,887 38	43,260 00	9,084 00
Plainfield Water S. Co.....	12,487 59	14,000 00	14,000 00
Fidelity Ins. T. and S. Dep. Co., Phil.	10,887 52	2,500 00	10,887 52
Washington L. and T. Co., W. D. C. stock	5,000 00	5,000 00	5,300 00
Lawyers' Surety Co.....	5,000 00	5,000 00	5,300 00
Kentucky Central.....	42,504 17	50,000 00	42,125 00
Pittsburg and Western.....	23,683 42	40,000 00	34,500 00
Peoria and Eastern first con....	41,121 19	50,000 00	38,750 00
Louisville and Nashville unificd.	20,240 98	25,000 00	19,125 00
United Electric secur., 7th ser..	35,222 81	38,000 00	33,060 00
Nashville, Chatt. and St. Louis..	52,276 20	50,000 00	50,375 00
C. C. C. and St. Louis, C. W. and M. Div.	92,154 44	100,000 00	90,000 00
St. P., Minn. and Manitoba stk..	145,227 10	130,000 00	144,300 00
Iowa Central first.....	22,212 44	25,000 00	21,375 00
Chesapeake and Ohio gen. mtge	172,841 17	200,000 00	166,125 00
Great Northern Ry. Co.....	55,559 92	60,000 00	54,000 00
Oregon Short Line & M. Nor. con.	39,255 05	50,000 00	33,750 00
San Antonio and Aransas Pass..	42,090 79	55,200 00	31,464 00
Minneapolis Brewing Co.....	10,000 00	10,000 00	10,000 00
Inter-State Casualty Co. stock..	5,100 00	3,400 00	5,100 00
Consolidated Traction Co.....	49,631 52	75,000 00	51,500 00
Minneapolis and St. Louis.....	41,324 05	45,900 00	42,750 00
Lawrence E. R. Co.....	26,181 08	25,000 00	26,181 08
	<u>\$2,340,152 29</u>	<u>\$2,350,860 00</u>	<u>\$2,291,790 95</u>

Amount loaned on collaterals	\$2,291,760 95
Cash on deposit in banks or other moneyed institutions	1,498,018 47
Cash on hand	8,478,152 48
Amount of assets, not included under either of the above heads, viz.:	150,505 00
Safe deposit steel vanits	\$26,261 59
Collections	31,495 22
Commissions earned but not collected (all good).....	29,268 67
	<u>87,080 79</u>
	<u>\$7,589,517 68</u>

LIABILITIES.

Capital stock paid in, in cash	\$1,000,000 00
Surplus fund	200,000 00
Undivided profits	26,492 76
Deposits in trust.....	181,179 90
General deposits.....	6,110,449 84
Other liabilities, not included under either of the above heads, viz.:	
Checks outstanding	\$8,474 79
Bonds payable	18,000 00
Rents accrued	1,920 84
	<u>21,395 63</u>
	<u>\$7,589,517 68</u>

SUPPLEMENTARY.

Total amount of interest, commissions and profits of every kind received during the year.....	\$251,852 19
Amount of interest paid to and credited depositors during the same period	92,107 19
Amount of expenses of the institution during the same period,	72,076 73
Amount of dividends on capital stock declared during the year, payable January 1 and July 1, 1894	50,000 00
Amount of deposits made by order of court.....	251,321 65
Number of deposits on which interest is allowed at this date ..	1,075
Total amount of such deposits.....	3,288,363 00
Rate of interest on same	<u>1 to 4 per cent.</u>

1894 THE MERCANTILE TRUST COMPANY, NEW YORK CITY.

[No. 120 Broadway; chartered 1868 as the Fireproof Warehousing Co.]

LOUIS FITZGERALD, *President.*HENRY C. DEMING, *Secretary.*

DIRECTORS.

LOUIS FITZGERALD,
 RUSSELL SAGE,
 A. J. CASSATT,
 J. ROOSEVELT ROOSEVELT,
 J. HAMPDEN ROBB,
 EDWARD L. MONTGOMERY,
 JOHN T. TERRY,
 THOMAS T. ECKERT,
 HENRY A. HURLBUT,
 HENRY M. ALEXANDER,
 CHARLES F. MAYER,
 WILLIAM P. THOMPSON,

C. C. CUYLER,
 GEORGE J. GOULD,
 JAMES W. ALEXANDER,
 JOHN J. MCCOOK,
 HENRY G. MARQUAND,
 JOHN W. HUNTER,
 JOHN JACOB ASTOR,
 GEORGE L. RIVES,
 SIDNEY DILLON RIPLEY,
 JOHN E. SEARLES,
 AUSTIN CORBIN,

RICHARD IRVIN,
 MARCELLUS HARTLEY,
 HENRY M. FLAGLER,
 HENRY B. HYDE,
 CHAUNCEY M. DEPEW,
 CLEMENT A. GRISCOM,
 OLIVER E. AMES, 2d,
 CHARLES COUDERT,
 JAMES MCCREERY,
 WILLIAM H. SLOCUM,
 JAMES STOKES,
 HENRY C. DEMING.

RESOURCES.

Bonds and mortgages..... \$527,806 94
 Stock investments, viz.:

Stocks and bonds.	Cost.	Par value.	Estimated market value.
United States bonds.....	\$1,869,023 77	\$1,690,000 00	\$1,869,023 77
St. L., Iron Mt. and So. Ry. Co..	595,000 00	650,000 00	595,000 00
Pa. Co. bds., gtd. by Pa. R.R. Co.	210,000 00	200,000 00	210,000 00
Chic. Burl. and Q. deb. bonds..	356,500 00	380,000 00	356,500 00
W. Union Tel. Co. col. trust bds.	99,000 00	100,000 00	99,000 00
New York city bonds.....	654,000 00	650,000 00	654,000 00
W. Shore B. Ry. Co. gtd. bonds...	205,500 00	200,000 00	205,500 00
St. L. and Iron Mt. R. R. ext. bds.	167,000 00	167,000 00	167,000 00
Chic. and No. West. R. R. Co....	48,000 00	48,000 00	48,000 00
Union Pac. Ry. Co. ext. bonds..	44,000 00	44,000 00	44,000 00
Manhattan Ry. Co. stock.....	281,250 00	200,000 00	281,250 00
Chic., Mil. and St. Paul pfd. stk..	128,187 50	100,000 00	128,187 50
N. Y. C. and H. R. R. R. stock..	149,625 00	150,000 00	149,625 00
	<u>\$4,777,085 27</u>	<u>\$4,579,000 00</u>	<u>\$4,777,085 27</u>

Amount loaned on collaterals 4,777,085 27
 Amount loaned on personal securities, including bills purchased 17,713,665 06
 Real estate, present estimated value 1,296,668 83
 Cash on deposit in banks or other moneyed institutions..... 47,950 21
 Cash on hand..... 7,571,769 23
 Amount of assets, not included under either of the above heads, viz.: 83,831 30

Trust investments..... \$714,220 13
 Accrued interest..... 126,600 00
 Unadjusted accounts..... 127,118 53

\$970,148 66

\$32,937,923 46

LIABILITIES.

Capital stock paid in, in cash..... \$2,000,000 00
 Surplus fund..... 2,000,000 00
 Undivided profits..... 117,616 70
 Deposits in trust..... 729,798 35
 General deposits..... 28,090,513 41
\$32,937,923 46

SUPPLEMENTARY.

Total amount of interest, commissions and profits of every kind received during the year \$917,656 73
 Amount of interest paid to and credited depositors during the same period . 408,306 33
 Amount of expenses of the institution during the same period, 187,506 96
 Amount of dividends on capital stock declared during the year, payable January 2 and July 2, 1894..... 200,000 00
 Amount of deposits made by order of court..... 75,845 00

METROPOLITAN TRUST CO. OF THE CITY OF NEW YORK. 367

Number of deposits on which interest is allowed at this date...	961
Total amount of such deposits.....	\$21,733,272 46
Rate of interest on same	1 to 3 per cent.
Amount of bonds and mortgages purchased	188,800 00

METROPOLITAN TRUST COMPANY OF THE CITY OF NEW YORK.

[37 and 39 Wall street; chartered 1881.]

THOMAS HILLHOUSE, *President.*

BEVERLY CHEW, *Secretary.*

TRUSTEES.

M. GRACIE KING,
MORRIS K. JESUP,
C. P. HUNTINGTON,
HEBER R. BISHOP,
JOSEPH OGDEN,
THOMAS HILLHOUSE,
ROBERT HOE,
D. O. MILLS,

JOHN T. TERRY,
BRADLEY MARTIN,
GEORGE A. HARDIN,
HENRY B. PLANT,
JOHN W. ELLIS,
W. L. BULL,
FREDERICK TAPPEN,

WALTER T. HATCH,
DUDLEY OLCOTT,
J. HOWARD KING,
EDWARD B. JUDSON,
W. E. TILLINGHAST,
GEORGE HENRY WARREN,
RICHARD MORTIMER,
SAMUEL THOMAS.

RESOURCES.

Bonds and mortgages.....	\$200,000 00
Stock investments, viz.:	

<i>Stocks and bonds.</i>	Cost.	Par value.	Estimated market value.
United States currency 6s.....	\$143,835 00	\$130,000 00	\$145,400 00
United States 4s.....	113,597 33	100,000 00	114,500 00
United States new 6s.....	233,764 62	200,000 00	235,000 00
New York city consol. stock....	704,835 00	705,000 00	672,637 50
New York city additional water	363,843 75	355,000 00	361,675 00
North. Illinois Ry. first mtge...	53,046 30	50,000 00	54,000 00
Sav., Fla. and West. first mtge,	52,750 00	50,000 00	56,500 00
Burl. C. R. and North. cons....	93,319 35	90,000 00	85,500 00
Fargo and South. gold first mtge,	57,250 00	50,000 00	59,250 00
P.oria and P. U.....	53,000 00	50,000 00	55,250 00
Chicago, R. I. and Pac. coll....	210,904 15	200,000 00	209,000 00
Pittsburg and Western first....	79,916 67	160,000 00	85,500 00
B'way and 7th Ave. gold con ...	98,000 00	100,000 00	111,000 00
Chicago, R. I. and Pac. deb	89,166 67	100,000 00	91,500 00
	<u>\$3,343,103 74</u>	<u>\$3,280,000 00</u>	<u>\$3,336,762 50</u>

Amount loaned on collaterals	2,836,762 50
Real estate, present estimated value.....	\$4,732,329 02
Cash on deposit in banks or other moneyed institutions.....	550,000 00
Cash on hand.....	863,092 93
Amount of assets, not included under either of the above heads, viz.:	22,254 38
Accrued interest	\$54,973 37
Due from trusts.....	15,165 37
Rents accrued.....	8,250 00

73,887 54

\$8,832,826 28

LIABILITIES.

Capital stock paid in, in cash	\$1,000,000 00
Surplus fund.....	1,014,872 44
General deposits.	6,760,833 95
Other liabilities, not included under either of the above heads, viz.: Interest accrued on deposits	57,619 93
	<u>\$8,832,826 32</u>

SUPPLEMENTARY.

Total amount of interest, commissions and profits of every kind received during the year.....	\$304,458 87
Amount of interest paid to and credited depositors during the same period	172,509 77
Amount of expenses of the institution during the same period,	61,590 94

Amount of dividends on capital stock declared during the year, payable January 15 and July 15, 1894.....	\$80,000 00
Amount of deposits made by order of court.....	6,177 53
Number of deposits on which interest is allowed at this date..	588
Total amount of such deposits.....	6,499,398 75
Rate of interest on same.....	1 to 3 per cent

THE NASSAU TRUST COMPANY OF THE CITY OF BROOKLYN.

[101 Broadway; chartered 188-.]

A. D. WHEELOCK, *President.*O. F. RICHARDSON, *Secretary.*

TRUSTEES.

WILLIAM DICK,
WILLIAM F. GARRISON,
E. B. TUTTLE,
JOHN LOUGHRAN,
F. W. WURSTER,
HENRY OFFERMAN,
A. D. WHEELOCK,

DARWIN R. JAMES,
CHARLES H. RUSSELL,
DITMAS JEWELL,
JOHN MCLOUGHLIN,
WM. E. HORWILL,
A. D. BAIRD,

JOHN T. WILLETS,
JOHN TRUSLOW,
EDWARD T. HULST,
BERNARD PETERS,
JOST MOLLER, JR.,
HENRY SEIBERT,
O. F. RICHARDSON.

RESOURCES.

Bonds and mortgages.....	\$469,319 67
Stock investments, viz.:	

<i>Stocks and bonds.</i>	<i>Cost.</i>	<i>Par value.</i>	<i>Estimated market value.</i>
Brooklyn city bonds.....	\$317,357 14	\$300,000 00	\$304,651 00
South Brooklyn Central.....	38,110 00	37,900 00	37,740 00
Broadway Railroad of Brooklyn,	19,115 00	19,000 00	19,000 00
South Ferry Railroad.....	15,750 00	15,000 00	16,500 00
R. R. Equipment and Car Trust,	186,000 00	186,000 00	186,000 00
Louisville, St. Louis and Texas,	47,000 00	50,000 00	29,500 00
Iowa and Illinois Coal Co.....	29,680 00	30,000 00	30,000 00
Flint and Pere Marquette.....	50,725 00	50,000 00	41,500 00
Canada Southern Railroad.....	28,701 25	25,000 00	28,187 50
Chicago and East. Illinois R. R.	48,500 00	50,000 00	48,375 00
Norfolk and Western (Ind. and			
Wash. division).....	28,187 50	25,000 00	19,000 00
Chicago, Rock Isl. and Pac. R. R.	125,667 50	125,000 00	123,937 50
Rio Grande and Western R. R.	19,468 75	25,000 00	17,568 50
Chesapeake and Ohio Railroad,	33,361 25	38,000 00	32,787 50
Chicago and Indiana Coal Ry....	51,312 50	50,000 00	49,350 00
General Electric debenture.....	48,885 83	50,000 00	46,686 00
Hecker, Jones, Jewell Milling Co.	26,000 00	25,000 00	26,350 00
Coney Isl. and Brooklyn cert's..	18,531 00	18,000 00	18,000 00
Mt. Morris Bank stock.....	5,000 00	2,000 00	2,800 00
U. S. Cordage Co.....	8,073 03	8,073 08	1,614 00
Waterbury and Marshall pre-			
ferred stock.....	15,035 00	15,035 00	9,031 00
West Shore Railroad Co.....	190,675 00	180,000 00	191,700 00
Steinway Railroad Co.....	25,616 67	25,000 00	25,750 00
Village of Flushing funded bds.	25,945 00	25,000 00	25,750 00
N. Y., Chicago and St. Louis..	25,437 50	25,000 00	25,593 75
Car Trust notes.....	171,742 71	171,742 71	171,742 71
	<u>\$1,591,538 73</u>	<u>\$1,569,850 74</u>	<u>\$1,530,888 06</u>

Amount loaned on collaterals.....	1,530,888 06
Amount loaned on personal securities, including bills purchased,	878,785 00
Cash on deposit in banks or other moneyed institutions.....	159,900 00
Cash on hand.....	314,517 60
Amount of assets, not included under either of the above heads,	15,376 06
viz.: Accrued interest.....	20,971 85

\$3,888,968 44

LIABILITIES.

Capital stock paid in, in cash.....	\$500,000 00
Undivided profits.....	197,954 45
Deposits in trust.....	2,075,615 74

NEW YORK GUARANTY AND INDEMNITY COMPANY. 369

Other liabilities, not included under either of the above heads,
viz.:

Certified checks.....	\$8,085 05	
Secretary's checks.....	630 75	
Expenses accrued.....	1,000 00	
Dividends unpaid.....	312 00	
Unearned interest.....	5,420 45	
		<u>\$15,898 25</u>
		<u>\$3,888,968 44</u>

SUPPLEMENTARY.

Total amount of interest, commissions and profits of every kind received during the year.....	\$187,848 40
Amount of interest paid to and credited depositors during the same period.....	58,682 75
Amount of expenses of the institution during the same period,	21,885 78
Amount of dividends on capital stock declared during the year, payable February 1 and August 1, 1894.....	80,000 00
Number of deposits on which interest is allowed at this date..	1,298
Total amount of such deposits.....	2,672,219 51
Rate of interest on same.....	1½ to 3¼ per cent.
Amount of bonds and mortgages purchased.....	<u>77,417 67</u>

NEW YORK GUARANTY AND INDEMNITY COMPANY, NEW YORK CITY.

[65 Cedar street; chartered 1864.]

WALTER G. OAKMAN, *President.*

HENRY A. MURRAY, *Treasurer.*

DIRECTORS.

SAMUEL D. BABCOCK,	ADRIAN ISELIN, Jr.,	GEORGE F. BAKER,
AUGUSTUS D. JULLIARD,	GEORGE S. BOWDOIN,	JAMES N. JARVIE,
FREDERIC CROMWELL,	RICHARD A. McCURDY,	WALTER R. GILLETTE,
ALEXANDER E. ORR,	ROBERT GOELET,	WALTER G. OAKMAN,
G. G. HAVEN,	HENRY H. ROGERS,	OLIVER HARRIMAN,
HENRY W. SMITH,	R. SOMERS HAYES,	H. MCK. TWOMBLY,
CHARLES R. HENDERSON,	FREDERICK W. VANDERBILT,	WILLIAM C. WHITNEY.

RESOURCES.

Bonds and mortgages.....	\$112,000 00
Stock investments, viz.:	

<i>Stocks and bonds.</i>	<i>Cost.</i>	<i>Par value,</i>	<i>Estimated market value.</i>
United States bonds.....	\$1,361,712 50	\$1,340,000 00	\$1,361,712 50
New York city bonds.....	1,202,512 99	1,172,389 50	1,202,512 99
City of Brooklyn bonds.....	145,150 00	130,000 00	145,150 00
Atlantic Mutual scrip.....	23,100 00	23,000 00	23,100 00
Minn. and St. Louis Railway ...	66,120 00	72,600 00	66,120 00
Rome, Watertown and Ogdensburg R. R. stock.....	116,500 00	100,000 00	116,500 00
Lake Shore and Mich. Southern Railway Co. stock.....	127,000 00	100,000 00	127,000 00
St. Paul and Duluth pfd. stock.	43,750 00	50,000 00	43,750 00
Broadway and Seventh avenue R. R. Co.....	70,560 00	64,000 00	70,560 00
United Electric Securities Co.....	286,979 17	250,000 00	286,979 17

REPORT ON TRUST COMPANIES.

<i>Stocks and bonds.</i>	<i>Cost.</i>	<i>Par value.</i>	<i>Estimated market value.</i>
Oregon Short Line and Utah Northern Railway	\$33,275 00	\$49,000 00	\$33,275 00
San Antonio and Arkansas Pass Railway Co.	62,715 00	111,000 00	62,715 00
Met. West Side Elevated Railroad Co., Chicago	144,000 00	200,000 00	144,000 00
Galveston City R. R. Co.	769,125 00	879,000 00	769,125 00
West Side Construction Co. stk.	19,800 00	26,600 00	19,800 00
L. I. Trac. Co. and Brooklyn Heights R. R. Co. joint coll. trust notes	41,113 11	48,654 57	41,113 11
South. Ry. Co. first cons. mort.	18,210 00	20,000 00	18,250 00
	<u>\$4,471,663 77</u>	<u>\$4,504,591 07</u>	<u>\$4,471,663 77</u>

Amount loaned on collaterals	\$4,471,663 77
Amount loaned on personal securities, including bills purchased, Real estate, present estimated value	4,737,526 78
Cash on deposit in banks or other moneyed institutions	43,063 08
Cash on hand	101,029 08
Amount of assets, not included under either of the above heads, viz.:	4,531,304 97
	<u>22,097 75</u>
Accrued interest	\$37,063 04
Accounts receivable	46,499 07
	<u>83,562 11</u>
	<u>\$14,103,666 10</u>

LIABILITIES.

Capital stock paid in, in cash	\$2,000,000 00
Surplus fund	1,500,000 00
Undivided profits	290,568 56
Deposits in trust	1,120,212 00
General deposits	8,969,370 71
Other liabilities, not included under either of the above heads, viz.:	
Interest accrued on deposits	\$46,491 05
Expenses accrued	5,000 00
Certified checks outstanding	173,138 78
	<u>223,614 83</u>
	<u>\$14,103,666 10</u>

SUPPLEMENTARY.

Amount of debts guaranteed and present liability thereon ...	\$350,000 00
Total amount of interest, commissions and profits of every kind received during the year	804,303 48
Amount of interest paid to and credited depositors during the same period	187,235 53
Amount of expenses of the institution during the same period, Amount of dividends on capital stock declared during the year, payable January 2, 1895	123,636 15
Number of deposits on which interest is allowed at this date ..	160,000 00
Total amount of such deposits	239
Rate of interest on same	9,457,920 57
Amount of bonds and mortgages purchased	1 to 4 per cent
	<u>52,000 00</u>

THE NEW YORK LIFE INSURANCE AND TRUST COMPANY. 371

THE NEW YORK LIFE INSURANCE AND TRUST COMPANY, NEW YORK CITY.

[53 Wall street; chartered 1830.]

HENRY PARISH, *President.*

HENRY PARISH, JR., *Secretary.*

TRUSTEES.

WM. W. ASTOR,
GEORGE A. ROBBINS,
GEORGE S. BOWDOIN,
WM. C. SCHERMERHORN,
STUYVESANT FISH,
RUTHERFORD STUYVESANT,
COLUMBUS O'D. ISELIN,
HENRY PARISH,

FREDERIC BRONSON,
W. EMLEN ROOSEVELT,
WILLIAM E. DODGE,
CHARLES E. STRONG,
HENRY C. HULBERT,
CHARLES G. THOMPSON,
EDMUND L. BAYLIES,

JAMES A. ROOSEVELT,
S. VAN RENSSELAER CRUGER,
FREDERICK W. STEVENS,
ROBERT GOELET,
HEWLETT SCUDDER,
JAMES P. KERNOCHAN,
HENRY A. C. TAYLOR,
H. VAN RENSSELAER KENNEDY.

RESOURCES.

Bonds and mortgages..... \$1,432,334 50
Stock investments, viz.:

<i>Stocks and bonds.</i>	<i>Cost.</i>	<i>Par value.</i>	<i>Estimated market value.</i>
United States bonds.....	\$3,425,961 91	\$3,237,000 00	\$2,468,580 00
State of New Hampshire.....	31,876 00	32,000 00	24,300 00
State of Massachusetts.....	261,023 00	344,000 00	230,480 00
Bank of America.....	7,853 25	7,400 00	14,300 00
Merchants' National Bank.....	10,973 50	11,000 00	14,300 00
Gallatin National Bank.....	10,494 00	11,200 00	23,600 00
Lack. Iron and Steel Co Bank...	151,479 16	150,000 00	157,500 00
Western Transit Co.....	151,652 25	150,000 00	154,500 00
Atlantic Mut. Ins Co. scrip....	142,900 00	142,900 00	142,900 00
Consolidated Gas Co. of N. Y....	210,000 00	200,000 00	223,000 00
Lake Shore and Mich. Southern,	2,819 20	1,300 00	2,860 00
Kal., Allegan and Grand Rapids,	3,900 00	3,000 00	3,900 00
Illinois Central, leased lines....	5,778 25	5,800 00	5,220 00
Warren R. R. of New Jersey....	53,142 50	45,000 00	58,750 00
New York and Harlem R. R....	31,693 24	13,000 00	34,520 00
Pitts., Fort Wayne and Chicago	23,632 64	15,000 00	23,775 00
Peoria and Benson Valley.....	16,611 50	15,800 00	27,334 80
Fort Wayne and Jackson R. R....	21,412 00	17,000 00	21,417 00
Grand River Valley.....	26,293 51	25,000 00	27,500 00
Morris and Essex.....	38,254 17	25,000 00	40,500 00
New York, Lack. and Western...	26,382 78	25,000 00	29,400 00
Rome, Watertown & Ogdensburg..	27,536 39	25,000 00	29,000 00
United N. J. R. R. and C. Co....	57,437 50	25,000 00	58,760 00
Rensselaer and Saratoga.....	61,261 51	37,600 00	69,560 00
Lake Shore and Mich. So. R. R.	904,814 72	753,000 00	916,650 00
Nash., Chat. and St. Louis.....	13,163 33	0,000 00	13,590 00
Terre Haute and Ind. R. R.....	13,677 50	11,000 00	12,750 00
Chicago, Mil. and St. Paul.....	13,180 00	115,000 00	142,200 00
New York and Harlem R. R....	62,400 40	52,000 00	61,880 00
United N. J. R. R. and C. Co....	1,222,150 00	1,143,000 00	1,325,880 00
Chicago and Milwaukee.....	23,897 03	26,000 00	26,340 00
Nashville and Decatur R. R....	37,393 50	33,000 00	37,390 00
Central of New Jersey.....	43,804 17	42,000 00	47,350 00
Chicago, St. Paul and Minn.....	58,151 17	50,000 00	62,500 00
Milwaukee, L. Shore and West...	62,000 00	50,000 00	62,500 00
Pennsylvania Equipment.....	656,637 00	675,000 00	675,000 00
Albany and Susquehanna.....	140,578 47	114,000 00	141,650 00
Illinois Central.....	83,450 00	80,000 00	85,600 00
Harlem River and Port Chester,	133,500 00	100,000 00	130,000 00
Dakota Central.....	169,500 00	150,000 00	169,500 00
N. Y., Chicago and St. Louis..	174,486 58	203,000 00	204,000 00
Cleveland and Pittsburg.....	210,975 00	200,000 00	210,000 00
Cin., Ind., St. Louis and Chicago	213,080 00	224,000 00	212,800 00
Pine Creek.....	284,676 12	237,000 00	286,770 00
Terre Haute and Peoria.....	251,599 58	249,000 00	252,735 00
St. Paul, Minn. and Man.....	318,518 75	320,000 00	322,200 00
Pitts., Cin., Chi. and St. Louis,	347,406 25	350,000 00	360,500 00
N. Y. Central and Hudson River,	498,494 94	400,000 00	498,000 00
Chicago, Burlington & Quincy..	579,245 83	480,000 00	578,000 00
Chicago and North Western....	1,329,333 66	1,160,000 00	1,445,000 00
	<u>\$11,966,257 84</u>	<u>\$10,778,700 00</u>	<u>\$12,182,141 00</u>
			12,182,141 00

REPORT ON TRUST COMPANIES.

Amount loaned on collaterals	\$4,233,610 23
Amount loaned on personal securities, including bills purchased	6,473,302 61
Real estate, present estimated value	485,000 00
Cash on deposit in banks or other moneyed institutions	423,078 86
Cash on hand	2,850,000 00
Amount of assets, not included under either of the above heads, viz.:	
Accrued interest	\$373,991 48
Rents accrued	5,730 84
Suspense account	819,573 87
Insurance account, bond and mortgages	10 50
	<u>598,305 69</u>
	<u>\$28,677,672 88</u>

LIABILITIES.

Capital stock paid in, in cash	\$1,000,000 00
Surplus fund	2,447,516 36
Undivided profits	34,029 48
Deposits in trust	23,618,887 63
Other liabilities, not included under either of the above heads, viz.:	
Interest accrued on deposits	\$477,504 80
Taxes accrued	15,500 00
Unearned interest on bills receivable	46,253 84
Receivership	10,241 17
Annuities	612,351 53
Life insurance	412,848 97
Contingent account	3,145 11
	<u>1,577,289 43</u>
	<u>\$28,677,672 88</u>

SUPPLEMENTARY.

Total amount of interest, commissions and profits of every kind received during the year	\$1,029,649 24
Amount of interest paid to and credited depositors during the same period	526,158 58
Amount of expenses of the institution during the same period, payable June 9 and December 10, 1894	96,325 09
Amount of dividends on capital stock declared during the year	300,000 00
Amount of deposits made by order of court	884,431 86
Number of deposits on which interest is allowed at this date ..	2,831
Total amount of such deposits	23,618,887 63
Rate of interest on same	<u>1 to 5 per cent.</u>

NEW YORK SECURITY AND TRUST COMPANY.

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1894

NEW YORK SECURITY AND TRUST COMPANY, NEW YORK CITY.

[46 Wall street; chartered 1889.]

CHARLES S. FAIRCHILD, *President.*

ABRAM M. HYATT, *Secretary.*

TRUSTEES.

CHARLES S. FAIRCHILD,
M. C. D. BORDEN,
JAMES J. HILL,
FREDERICK R. COUDERT,
HUDSON HOAGLAND,
JOHN A. MCCALL,

EDWARD N. GIBBS,
WILLIAM L. STRONG,
EDWARD UHL,
STUART G. NELSON,
JOHN W. STERLING,
WILLIAM A. BOOTH,
JAMES A. BLAIR.

WILLIAM H. APPLETON,
JOHN G. MCCULLOUGH,
WILLIAM F. BUCKLEY,
B. AYMAR SANDS,
JAMES STILLMAN,
H. WALTER WEBB,

RESOURCES.

Bonds and mortgages \$279,500 00

Stock investments, viz.:

<i>Stocks and bonds.</i>	<i>Cost.</i>	<i>Par value.</i>	<i>Estimated market value.</i>
United States bonds.....	\$152,100 00	\$130,000 00	\$147,225 00
New York city bonds.....	1,619,627 50	1,637,500 00	1,622,850 00
Brooklyn city bonds.....	50,375 00	50,000 00	48,000 00
Remington Paper Company....	34,000 00	34,000 00	34,000 00
Manufacturing Investment Co..	264,600 00	294,000 00	264,600 00
Pittsburg, Cincinnati, Chicago and St. Louis.....	32,480 00	32,000 00	33,380 00
Louisville, Evansville and St. Louis.....	29,606 25	25,000 00	12,600 00
Chicago, Milwaukee & St. Paul.	225,000 00	250,000 00	227,500 00
Third National Bank.....	53,054 17	50,000 00	52,500 00
Hanover National Bank.....	12,920 00	4,000 00	12,600 00
Mount Morris Bank.....	10,000 00	4,000 00	7,600 00
Evansville & Terre Haute R. R.	61,921 71	84,933 00	83,973 32
N. Y., Ontario and Western....	157,500 00	157,500 00	157,500 00
Tennessee Coal and Iron Co....	12,000 00	10,000 00	12,800 00
State of Alabama warrants.....	150,000 00	150,000 00	150,000 00
City of Duluth warrants.....	15,546 30	15,546 30	15,546 30
City and county of Missoula....	2,081 45	2,081 45	2,081 45
State of Montana.....	3,558 71	3,558 71	3,558 71
State of Louisiana.....	9,626 63	9,924 57	8,924 57
State of Idaho.....	29,941 86	29,941 86	29,941 86
State of Washington.....	111,781 82	111,781 82	111,781 82
Town of Highlands.....	37,662 48	28,042 91	38,041 91
State of Wisconsin tax sale cert.	50,098 28	50,098 28	50,098 28
St. Paul Gas-Light Co.....	76,500 00	90,000 00	76,500 00
	<u>\$3,202,412 46</u>	<u>\$3,344,839 00</u>	<u>\$3,154,934 32</u>

8,154,984 82

Amount loaned on collaterals 4,296,804 14

Amount loaned on personal securities, including bills purchased 1,102,986 08

Cash on deposit in banks or other moneyed institutions 2,238,235 11

Cash on hand 25,732 83

Amount of assets, not included under either of the above heads,
viz.:

Accrued interest \$65,691 71
Interest due and not collected 7,788 88

78,479 59

\$11,171,621 57

LIABILITIES.

Capital stock paid in, in cash \$1,000,000 00

Surplus fund..... 1,000,000 00

Undivided profits..... 100,833 62

Deposits in trust..... 9,041,369 79

Other liabilities, not included in either of the above heads, viz.:

Interest accrued on deposits.....	\$30,415 20	
Rebate interest on bills purchased.....	6,336 29	
Rent accrued.....	2,666 87	
		\$29,418 16
		<u>\$11,171,621 87</u>

SUPPLEMENTARY.

Total amount of interest, commissions and profits of every kind received during the year.....	\$379,967 48
Amount of interest paid to and credited depositors during the same period.....	140,059 19
Amount of expenses of the institution during the same period.....	73,928 10
Amount of dividends on capital stock declared during the year, payable May 1 and November 1, 1894.....	100,000 00
Amount of deposits made by order of court.....	71,188 77
Number of deposits on which interest is allowed at this date....	321
Total amount of such deposits.....	7,851,824 01
Rate of interest on same.....	1 to 4 per cent
Amount of bonds and mortgages purchased.....	122,000 00

ORANGE COUNTY TRUST AND SAFE DEPOSIT COMPANY, MIDDLETOWN.

[Monument square; chartered 1892.]

M. D. STIVERS, *President.*

FRANK HARDING, *Secretary.*

TRUSTEES.

ISAAC N. COX,
G. N. CLEMSON,
F. D. YOUNGBLOOD,
FRANK HARDING,
T. D. MILLS,

M. D. STIVERS,
WILLIAMS MARTIN,
W. P. O'NEILL,
EDWARD CANFIELD,
J. H. SMITH,
CHARLES J. EVERSON.

HENRY S. POUND,
W. D. STRATTON,
JAMES G. HARDING,
J. C. JORDAN,
JAMES E. MATTHEWS,

RESOURCES.

Bonds and mortgages.....	\$92,872 00
Stock investments, viz.:	

<i>Stocks and bonds.</i>	Cost.	Par value.	Estimated market value.
Long Island City.....		\$30,000 00	\$31,500 00
City of Buffalo.....		20,000 00	21,000 00
Town of Thompson.....		8,000 00	8,240 00
County of Perry, Miss.....		8,500 00	8,955 00
Morgan county, Ala.....		20,439 25	20,439 25
Winston county, Ala., bridge....		10,447 00	9,886 68
Walker county, Ala., bridge....		2,000 00	2,136 54
School dist., New Decatur, Ala....		7,800 00	8,020 00
Lakeside Railway Company.....	\$192,821 12	8,000 00	4,875 00
East Lake Land Company.....		45,000 00	45,000 00
Johnson county, Tenn.....		11,180 00	9,792 70
Warrants of cities and counties, State of Washington.....		14,428 19	14,167 41
Washingtonville Water Co.		6,000 00	6,000 00
Chi. and Nor. Pacific R. R. Co..		30,000 00	8,000 00
Lakeside Ry. Co., 60 shares....		2,500 00	10 00
Wash. Water Co., 12 shares....		600 00	10 00
	<u>\$192,821 12</u>	<u>\$307,389 44</u>	<u>\$194,122 68</u>

192,821 12

ORANGE COUNTY TRUST AND SAFE DEPOSIT COMPANY. 375

Amount loaned on collaterals	\$192,347 24
Amount loaned on personal securities, including bills purchased	58,448 25
Due from banks	7,081 47
Real estate, present estimated value.....	81,827 76
Cash on deposit in banks or other moneyed institutions.....	29,559 80
Cash on hand	38,504 02
Amount of assets, not included under either of the above heads, viz.:	

Accrued interest.....	\$10,125 31	
Interest due and not collected.....	259 04	
Furniture and fixtures.....	2,306 58	
Rents.....	107 50	
		<u>12,810 43</u>
		<u>\$645,722 09</u>

LIABILITIES.

Capital stock paid in, in cash.....	\$100,000 00
Surplus fund	25,000 00
Undivided profits.....	17,833 29
Deposits in trust.....	494,296 81
Other liabilities, not included under either of the above heads, viz.:	

Interest accrued on deposits.....	\$9,772 83	
Certified checks.....	1,946 78	
Due banks and trust companies.....	2,072 68	
		<u>9,092 49</u>
		<u>\$645,722 09</u>

SUPPLEMENTARY.

Total amount of interest, commissions and profits of every kind received during the year.....	\$38,721 32
Amount of interest paid to and credited depositors during the same period	10,700 56
Amount of expenses of the institution during the same period,	7,539 61
Amount of dividends on capital stock declared during the year, payable January 15 and July 16, 1894	6,000 00
Amount of deposits made by order of court.....	3,031 88
Number of deposits on which interest is allowed at this date...	882
Total amount of such deposits.....	887,626 79
Rate of interest on same	2 and 4 per cent.
Amount of bonds and mortgages purchased	88,700 00

THE PEOPLE'S TRUST COMPANY, BROOKLYN.

[172 Montague street; chartered 1889.]

FELIX CAMPBELL, *President.*EDWARD JOHNSON, *Secretary.*

TRUSTEES.

FELIX CAMPBELL,
GEORGE L. PEASE,
EUGENE G. BLACKFORD,
GEORGE P. TANGSMAN,
DAVID A. BOODY,
ROBERT J. KIMBALL,
ISIDORE M. BON,
AMORY S. CARHART,

JAMES McMAHON,
HORACE J. MORSE,
SOLOMON W. JOHNSON,
J. G. DETTMER,
WILLIAM B. HILL,
JOHN E. SEARLES,
WM. B. DAVENPORT,
THOMAS T. BARR,

FREDERICK A. SCHROEDER,
FREDERIC A. WARD,
DANIEL F. LEWIS,
ALONZO SLOTE,
CORNELIUS N. HOAGLAND,
BERNARD GALLAGHER,
HOWARD M. SMITH,
WILLIAM M. COLE.

RESOURCES.

Bonds and mortgages..... \$841,375 00
Stock investments, viz.:

<i>Stocks and bonds.</i>	<i>Cost.</i>	<i>Par value.</i>	<i>Estimated market value.</i>
United States bonds.....	\$1,770,285 00	\$1,500,000 00	\$1,762,500 00
City of Brooklyn.....	979,600 00	948,000 00	943,000 00
Town of Gravesend.....	7,589 00	7,589 00	7,589 00
City of Jersey City.....	159,250 00	150,000 00	165,750 00
Brooklyn City R. R. stock.....	130,917 06	91,000 00	182,880 00
Lake Erie and Western R. R.....	20,570 00	22,000 00	23,100 00
Atlantic Avenue R. R. Co.....	102,000 00	100,000 00	109,000 00
Iron Car Equip. Co. Car Trust..	50,400 00	56,000 00	56,000 00
Union Ferry Co.....	47,015 00	50,000 00	51,500 00
Brooklyn Art Association stock.	32,325 00	23,500 00	32,325 00
Balt. and Ohio Equip. Assn.....	155,000 00	155,000 00	155,000 00
Br'klyn and R'kaway Be'ch R.R.	145,000 00	145,000 00	179,500 00
Long Island Traction Co. stock	50,250 00	235,000 00	45,550 00
American Steel Barge Co.....	80,000 00	100,000 00	80,000 00
Supreme Court judgment agt. N. Y. and Brooklyn Bridge...	160,331 17	160,331 17	160,331 17
Seaside and Brooklyn Bridge Elevated R. R.....	27,750 00	30,000 00	27,750 00
Penn. City Development Co.....	1,485 60	1,485 60	1,485 60
E. W. Bliss Co. com. stock.....	14,800 00	16,000 00	16,000 00
Lewis & Fowler Girder Rail Co..	32,500 00	29,000 00	29,000 00
United States Projectile Co.....	3,000 00	2,600 00	2,600 00
	<u>\$3,968,387 83</u>	<u>\$3,922,505 77</u>	<u>\$3,983,760 77</u>

Amount loaned on collaterals..... 3,983,760 77
Amount loaned on personal securities, including bills purchased,
Real estate, present estimated value..... 2,867,149 41
Cash on deposit in banks or other moneyed institutions..... 430,269 27
Cash on hand..... 60,000 00
Amount of assets, not included under either of the above
heads, viz.: Accrued interest..... 961,617 17
124,239 98
84,076 14
\$8,852,587 74

LIABILITIES.

Capital stock paid in, in cash..... \$1,000,000 00
Surplus fund..... 900,000 00
Undivided profits..... 90,030 30
Deposits in trust..... 141,514 89
General deposits..... 6,625,707 82
Other liabilities, not included under either of the above
heads, viz.:
Interest accrued on deposits..... \$31,180 67
Taxes accrued..... 2,000 00
Certified checks outstanding..... 30,174 06
Time certificates of deposit..... 40,000 00
Dividends unpaid..... 30 00
Expenses accrued..... 750 00
Rebate on bills purchased..... 1,200 00
95,334 73
\$8,852,587 74

REAL ESTATE TRUST COMPANY OF NEW YORK CITY. 377

SUPPLEMENTARY.

Total amount of interest, commissions and profits of every kind received during the year.....	\$387,761 98
Amount of interest paid to and credited depositors during the same period.....	185,202 91
Amount of expenses of the institution during the same period.....	48,550 52
Amount of dividends on capital stock declared during the year, payable February 1, May 1, August 1 and November 1, 1894.....	80,000 00
Amount of deposits made by order of court.....	49,179 58
Number of deposits on which interest is allowed at this date...	2,398
Total amount of such deposits.....	6,506,626 12
Rate of interest on same.....	1 to 3½ per cent.
Amount of bonds and mortgages purchased.....	6,500 00

REAL ESTATE TRUST COMPANY OF NEW YORK CITY.

[80 Nassau street; chartered 1890.]

HENRY C. SWORDS, *President*

HENRY W. REIGHLEY, *Secretary*.

TRUSTEES.

H. H. CAMMANN,
JAMES I. RAYMOND,
HORACE S. ELY,
CHARLES S. BROWN,
HENRY LEWIS MORRIS,
PERCY CHUBB,
ROBERT LENOX BELENAP,
LANSDALE BOARDMAN,

JOEL F. FREEMAN,
CHARLES C. BURKE,
JOHN DOWNEY,
EBENEZER S. MASON,
HENRY K. POMROY,
EDWIN A. CRUIKSHANK,
J. ROOSEVELT ROOSEVELT,
CHARLES A. SCHERMERHORN,

JAMES M. VARNUM,
DOUGLASS ROBINSON,
LISPENARD STEWART,
GEORGE C. DEWITT,
HENRY C. SWORDS,
FRANKLIN B. LORD,
CHARLES A. PEABODY, JR.,
HARRISON E. GAWTRY.

RESOURCES.

Bonds and mortgages.....	\$29,000 00
Stock investments, viz:	

<i>Stocks and bonds.</i>	<i>Cost.</i>	<i>Par value.</i>	<i>Estimated market value.</i>
United States bonds.....	\$308,806 49	\$270,000 00	\$301,569 87
New York city bonds.....	524,700 00	500,000 00	500,000 00
Minneapolis and St. Louis R. R.	2,891 25	3,000 00	3,600 60
Phila. and Reading R. R.....	18,371 25	25,000 00	18,750 00
Cent. R. R. and Bkg. Co. of Ga	20,811 42	20,000 00	24,200 00
St. Louis and Iron Mt. R. R....	9,813 75	10,000 00	10,310 00
Toledo, Peoria and West. R. R..	18,312 50	25,000 00	17,250 00
St. L. and I. Mt. 1st (Ark branch),	12,471 60	12,000 00	12,060 00
No. Pac. R. R. 1st (Mo. div.)...	3,018 08	3,000 00	3,030 00
No. Pac. R. R. (Pen D'Orielle div.)	4,028 83	4,000 00	4,080 00
Chi., Mil. and St. Paul Ry.....	1,677 88	2,000 00	1,790 00
Collateral Trust notes.....	19,498 75	20,000 00	17,500 00
Pao. Gas-L. and Coke Co., Chi..	20,615 00	20,000 00	20,600 00
Gen. Electric Co. deb. bonds...	21,040 65	21,100 00	19,740 00
Atlantic Mutual Ins. Co. scrip..	22,755 72	21,550 00	22,444 75
Internat. and Great North. W. R.	16,030 83	16,647 83	16,447 83
Kan. Pac. R. R. (Denver div.),	9,641 25	9,000 00	9,630 00
Toledo, Peoria and West. R. R..	1,125 00	1,125 00	956 25
	<u>\$1,030,700 15</u>	<u>\$983,892 88</u>	<u>\$1,005,198 70</u>

Amount loaned on collaterals.....	1,005,198 70
Amount loaned on personal securities, including bills purchased,	1,710,590 00
Cash on deposit in banks or other moneyed institutions.....	80,789 47
Cash on hand.....	293,898 51
Amount of assets, not included under either of the above heads, viz:	8,648 11

Accrued interest.....	\$14,732 94
Commissions due and not collected.....	775 06

15,498 60

\$3,088,823 89

LIABILITIES.

Capital stock paid in, in cash	\$500,000 00
Surplus fund.....	250,000 00
Undivided profits.....	49,443 54
Deposits in trust.....	2,289,179 85
	<u>\$3,088,623 39</u>

SUPPLEMENTARY.

Total amount of interest, commissions and profits of every kind received during the year.....	\$119,307 94
Amount of interest paid to and credited depositors during the same period	48,191 57
Amount of expenses of the institution during the same period,	36,765 48
Amount of dividends on capital stock declared during the year, payable January 2 and July 2, 1894.....	80,000 00
Number of deposits on which interest is allowed at this date..	516
Total amount of such deposits.....	2,248,426 57
Rate of interest on same.....	1 to 3 per cent.
Amount of bonds and mortgages purchased.....	<u>29,040 00</u>

ROCHESTER TRUST AND SAFE DEPOSIT COMPANY.

[25 Exchange street; chartered 1868 as the Safe Deposit Company of the City of Rochester.]

J. MOREAU SMITH, *President*.HAYWOOD HAWKS, *Secretary*.

DIRECTORS.

C. B. WOODWORTH,
J. MOREAU SMITH,
WILLIAM N. COGSWELL,
WILLIAM D. ELLWANGER,
O. C. WOODWORTH,
GILMAN H. PERKINS,
JAMES W. GILLIS,
JOHN H. BREWSTER,

ROBERT M. MYERS,
HIRAM W. SIBLEY,
E. FRANK BREWSTER,
HAYWOOD HAWKS,
RUFUS A. SIBLEY,
FREDERICK COOK,
HENRY C. BREWSTER,

GEORGE ELLWANGER,
FRANK A. WARD,
WILLIAM C. BARRY,
AUGUSTUS FRANK,
ISAAC WILLIS,
MAX BRICKNER,
THOMAS J. DEVINE,
EUGENE T. CURTIS.

RESOURCES.

Bonds and mortgages.....	\$605,010 08
Stock investments, viz.:	

<i>Stocks and bonds.</i>	Cost.	Par value.	Estimated market value.
United States bonds.....	\$229,951 57	\$194,650 00	\$227,951 57
City of Rochester war'ts and bds.	418,718 08	414,808 08	418,718 08
Town of Seneca bonds	3,500 00	3,500 00	3,500 00
Town of Penfield bonds.....	1,960 00	1,950 00	1,960 00
Ontario and Webster bonds. . .	250 00	250 00	250 00
Franklin county, Ohio, bonds...	30,000 00	30,000 00	30,000 00
Bausch & Lomb Op. Co. bonds..	10,000 00	10,000 00	10,000 00
Rochester City and B. R. R. Co...	148,000 00	140,000 00	152,000 00
Edison Electric Ill. Co. bonds...	20,700 00	20,700 00	20,700 00
Brush Electric Ill. Co.	51,000 00	51,000 00	51,000 00
Western Union Tel. Co. bonds..	25,000 00	25,000 00	25,750 00
West Shore Railway Co.....	28,000 00	25,000 00	28,000 00
N. Y., Lake Erie and Western...	9,300 00	10,000 00	8,800 00
Chi., St. Paul, M. and Omaha...	11,750 00	10,000 00	12,500 00
Chicago, B. and Quincy R. R...	15,178 75	15,000 00	15,300 00
Chicago, Rock I. and Pac. Ry...	9,650 00	10,000 00	10,175 00
Chicago and No. Western R. R.	10,400 00	10,000 00	10,700 00
Western Union Tel. Co. stock ..	8,000 00	10,800 00	8,700 00
Chicago and N. W. Ry. com. stk	10,537 50	10,000 00	9,800 00
Canada Southern Ry. stock.....	10,100 00	20,000 00	10,000 00
Chi. and Alton Ry. Co. con. stk.	15,780 00	11,500 00	16,780 00
American Ex. Nat. Bank, N. Y.	15,100 00	10,000 00	15,400 00
Nat. Bank of Commerce, N. Y.	9,800 00	5,000 00	9,000 00
Bank of America, N. Y.	7,252 00	3,700 00	7,400 00
National City Bank, N. Y.	8,495 50	700 00	8,045 50
	<u>\$1,055,414 40</u>	<u>\$1,012,758 08</u>	<u>\$1,108,019 65</u>

1,108,019 65

SECURITY TRUST COMPANY OF ROCHESTER.

379

unt loaned on collaterals	\$1,825,458 15
estate, present estimated value	160,000 00
on deposit in banks or other moneyed institutions	514,929 84
on hand.	112,508 51
unt of assets, not included under either of the above heads, .. Interest due and not collected.	41,808 22
	<u>\$4,862,738 95</u>

LIABILITIES.

al stock paid in, in cash	\$300,000 00
vided profits	278,488 48
sits in trust	178,660 04
ral deposits	8,705,640 48
	<u>\$4,862,738 95</u>

SUPPLEMENTARY.

. amount of interest, commissions and profits of every kind eived during the year	\$199,982 01
unt of interest paid to and credited depositors during the ne period	117,178 55
unt of expenses of the institution during the same period, unt of deposits made by order of court.	17,027 85
ber of deposits on which interest is allowed at this date...	16,556 75
amount of such deposits	2,689
of interest on same	8,580,250 50
unt of bonds and mortgages purchased	2 to 4 per cent. 98,000 00

SECURITY TRUST COMPANY OF ROCHESTER.

[207 and 202 Granite Building; chartered 1893]

GER A. HOLLISTER, *Vice-President.*

WILLIAM L. MERCER, *Secretary.*

TRUSTEES.

W. SIBLEY,
N H. PERKINS,
E. CHASE,
GER A. HOLLISTER,
E WILDER,
K S. UPTON,
NE H. SATTERLEE,

RUFUS A. SIBLEY,
J. LEE JUDSON,
A. ERICKSON PERKINS,
THOMAS W. FINUCANE,
GEORGE C. BUELL, Jr.,
ALBERT H. HARRIS,
WM. L. MERCER,
ALEXANDER M. LINDSAY.

JAMES S. WATSON,
WM. S. KIMBALL,
JULIUS M. WILE,
C. WALTER SMITH,
GEORGE C. HOLLISTER,
J. ALEX. HAYDEN,
WILLIAM E. WERNER,

RESOURCES.

s and mortgages	\$329,075 00
ck investments, viz.:	

<i>Stocks and bonds</i>	Cost.	Par value.	Estimated market value.
ster city bonds	\$51,000 00	\$50,000 00	\$51,000 00
Electric-Light Co.	500 00	500 00	500 00
ster Railway Co. 1st and ortgages	9,900 00	12,000 00	10,000 00
ide Cemetery Asso cer- tes of indebtedness	15,000 00	15,000 00	15,000 00
e county warrants	30,000 00	30,000 00	30,000 00
	<u>\$106,400 00</u>	<u>\$107,500 00</u>	<u>\$106,500 00</u>

unt loaned on collaterals	106,400 00
unt loaned on personal securities, including bills purchased, estate, present estimated value	461,469 80
on deposit in banks or other moneyed institutions	8,188 62
on hand	100,000 00
	225,145 87
	<u>68,172 72</u>

Amount of assets, not included under either of the above heads,
viz.:

Interest due and not collected.....	\$10,854 18	
Safe deposit vault.....	16,000 00	
		<u>\$26,854 18</u>
		<u>\$1,220,800 19</u>

LIABILITIES.

Capital stock paid in, in cash	\$200,000 00
Surplus fund.....	120,000 00
Undivided profits.....	30,039 51
Deposits in trust.....	48,294 33
General deposits.....	821,966 05
	<u>\$1,220,800 19</u>

SUPPLEMENTARY.

Total amount of interest, commissions and profits of every kind received during the year.....	\$55,885 00
Amount of interest paid to and credited depositors during the same period.....	21,437 99
Amount of expenses of the institution during the same period, Amount of dividends on capital stock declared during the year, payable August 1 and November 1, 1894.....	15,700 10
	6,000 00
Number of deposits on which interest is allowed at this date ..	504
Total amount of such deposits.....	673,678 11
Rate of interest on same.....	2 to 4 per cent.
Amount of bonds and mortgages purchased.....	168,675 00

THE STATE TRUST COMPANY, NEW YORK CITY.

[36 Wall street; chartered 1889.]

F. S. BANGS, *President.*

JOHN Q. ADAMS, *Secretary.*

TRUSTEES.

WILLIS S. PAINE,
W. L. TRENHOLM,
JOSEPH N. HALLOCK,
WILLIAM A. NASH,
HENRY STEERS,
CHARLES SCRIBNER,
EBENEZER K. WRIGHT,
FRANCIS S. BANGS,

HENRY H. COOK,
WILLIAM B. KENDALL,
EDWIN A. MCALPIN,
GEORGE FOSTER PEABODY,
GEO. W. QUINTARD,
CHARLES L. TIFFANY,
PERCIVAL KNAUTH,
FRANCIS LYNDE STETSON,

CHARLES R. FLINT,
WALTER S. JOHNSON,
ANDREW MILLS,
J. D. PROBST,
FORREST H. PARKER,
GEORGE W. WHITE,
JOHN Q. ADAMS,
THOMAS A. MCINTYRE.

RESOURCES.

Bonds and mortgages.....	\$20,000 00
Stock investments, viz.:	

<i>Stocks and bonds.</i>	Cost.	Par value.	Estimated market value.
United States bonds.....	\$305,923 85	\$261,650 00	\$305,847 12
New York city bonds.....	882,490 12	841,455 53	862,284 69
Brooklyn city bonds.....	454,025 00	450,000 00	450,000 00
Atchison, Topeka and Santa Fe.	43,822 50	50,000 00	3,500 00
Chicago, Rock Island & Pacific..	50,000 00	50,000 00	51,250 00
Chicago and Eastern Illinois....	42,731 25	43,000 00	41,710 00
C. C. C. & St. L. R'y (St. L. div.),	41,750 00	50,000 00	45,000 00
Northern Pacific Terminal Co..	53,250 00	50,000 00	50,000 00
N. Y. Lack. and West. R'y Co..	100,000 00	100,000 00	102,000 00
Rio Grande Western.....	109,576 25	144,000 00	101,160 00
Seattle, Lake Shore and Eastern,	47,585 00	50,000 00	22,500 00
Tol. Cin. & St. L. receiv. cert's..	52,247 30	54,247 30	52,217 30
United Electric Securities Co....	23,500 00	25,000 00	23,750 00
C. C. C. and St. Louis pref.....	19,637 50	20,000 00	16,600 00
Maryland Trust Co.....	12,500 00	12,500 00	13,000 00
Real Est. Ex. and Auction Room,	800 00	1,000 00	900 00
Western Union Telegraph Co....	18,505 00	21,000 00	19,140 00
Edison Electric Tel. Co. of N. Y.	50,822 50	50,000 00	50,500 00
	<u>\$2,307,916 97</u>	<u>\$2,372,853 83</u>	<u>\$2,341,398 11</u>
			<u>2,240,388 11</u>

TITLE GUARANTEE AND TRUST COMPANY.

381

Amount loaned on collaterals	8,586,639 85
Amount loaned on personal securities, including bills purchased,	149,257 75
Due from banks	26,223 81
Real estate, present estimated value.....	97,826 32
Cash on deposit in banks or other moneyed institutions	2,274,078 27
Cash on hand	7,713 53
Amount of assets, not included under either of the above heads, viz.: Accrued interest.....	68,628 53
	<u>\$8,420,757 16</u>

LIABILITIES.

Capital stock paid in, in cash	\$1,000,000 00
Surplus fund.....	500,000 00
Undivided profits.....	875,175 43
Deposits in trust.....	6,529,852 86
Other liabilities, not included under either of the above heads, viz.: Interest accrued on deposits	16,228 88
	<u>\$8,420,757 16</u>

SUPPLEMENTARY.

Total amount of interest, commissions and profits of every kind received during the year.....	\$271,143 84
Amount of interest paid to and credited depositors during the same period.....	100,409 84
Amount of expenses of the institution during the same period,	67,723 63
Amount of dividends on capital stock declared during the year, payable February 1 and August 1, 1894.....	60,000 00
Amount of deposits made by order of court.....	170,707 89
Number of deposits on which interest is allowed at this date ..	1,068
Total amount of such deposits	5,228,226 00
Rate of interest on same	1 to 8 per cent.
Amount of bonds and mortgages purchased.....	40,000 00

TITLE GUARANTEE AND TRUST COMPANY, NEW YORK CITY.

[55 Liberty street; chartered 1882, as the German-American Loan and Trust Company
of the City of New York.]

CLARENCE H. KELSEY, *President.*

LOUIS V. BRIGHT, *Secretary.*

TRUSTEES.

ALEXANDER E. ORR,
JOHN T. MARTIN,
JAMES D. LYNCH,
FREDERICK POTTER,
LOUIS WINDMÜLLER,
JOHN D. HICKS,
WILLIAM TRAUTWINE,
ELLIS D. WILLIAMS,
GEORGE G. WILLIAMS,

CHARLES A. PEABODY,
CHARLES S. BROWN,
CHARLES R. HENDERSON,
BENJAMIN D. HICKS,
MARTIN JOOST,
CHARLES RICHARDSON,
CLARENCE H. KELSEY,
WILLIAM M. INGRAHAM,

JOHN JACOB ASTOR,
WILLIAM H. MALE,
JULIEN T. DAVIES,
EMIL OELBERMANN,
SAMUEL T. FREEMAN,
CHARLES MATLOCK,
JOHN W. MURRAY,
FRANK BAILEY,
LOUIS V. BRIGHT.

RESOURCES.

Bonds and mortgages.....			\$2,194,845 17
Stock investments, viz.:			
<i>Stocks and bonds.</i>	<i>Cost.</i>	<i>Par value.</i>	<i>Estimated market value.</i>
United States bonds	\$365,484 86	\$300,000 00	\$324,000 00
New York city	269,625 00	200,000 00	200,000 00
Bond and Mort. Guar. Co. stock,	87,500 00	25,000 00	27,500 00
	<u>\$603,009 86</u>	<u>\$525,000 00</u>	<u>\$551,500 00</u>

Amount loaned on collaterals.....	\$107,644 98
Cash on deposit in banks or other moneyed institutions	221,494 13
Cash on hand	15,685 71
Amount of assets, not included under either of the above heads, viz.:	

Plant (cost, with tax plant, \$348,194.00).....	\$429,000 00
Accrued interest.....	24,062 20
Interest due and not collected	3,363 83
Premiums and examination and search fees due.....	82,915 32
Other accounts due	8,747 71
	<u>589,989 26</u>
	<u><u>\$3,631,149 25</u></u>

LIABILITIES.

Capital stock paid in, in cash	\$2,000,000 00
Surplus fund	1,000,000 00
Undivided profits.....	82,069 41
General deposits.....	408,755 05
Other liabilities, not included under either of the above heads, viz.:	

Interest accrued on deposits	\$3,234 30
Ret aside for income tax	5,927 28
Accrued rents and running accounts estimated	16,800 00
Moneys received from clients for completion of contracts, to pay lica, etc.....	109,673 31
Dividend payable January 3, 1895.....	60,000 00
	<u>195,624 79</u>
	<u><u>\$3,631,149 25</u></u>

SUPPLEMENTARY.

Total amount of interest, commissions and profits of every kind received during the year.....	\$753,562 59
Amount of interest paid to and credited depositors during the same period	10,431 69
Amount of expenses of the institution during the same period.....	449,244 58
Amount of dividends on capital stock declared during the year, payable July 2, 1894, and January 3, 1895	120,000 00
Number of deposits on which interest is allowed at this date ..	44
Total amount of such deposits.....	399,033 96
Rate of interest on same.....	<u><u>1 to 5 per cent.</u></u>

TRUST AND DEPOSIT COMPANY OF ONONDAGA, SYRACUSE.

[100 North Salina street; chartered 1886.]

HENDRICKS, *President*.JAMES BARNES, *Secretary*.

TRUSTEES.

HISCOCK,
KNAPP,
LINES,
HISCOCK,LUCIUS M. KINNE,
FRANCIS HENDRICKS,
GEORGE DOHENY,
ALFRED MERCER,
WILLIS PLATT.JONATHAN C. CHASE,
GEORGE A. DANA,
THOMAS MOLLOY,
JONATHAN KNEELAND,

RESOURCES.

d mortgages	\$109,020 06
Investments, viz.:	

and bonds.	Cost.	Par value.	Estimated market value.
es bonds	\$167,223 00	\$150,000 00	\$174,000 00
ansas & Texas		10,000 00	8,062 50
on M'n & South'n		40,000 00	31,400 00
& Ohio		10,000 00	10,600 00
Hock'g V'ly & Toledo		10,000 00	8,900 00
outh Western		20,000 00	12,350 00
N.A. & Chicago, 1st		10,000 00	11,200 00
C. & I. div.) 1st		10,000 00	10,600 00
consols		10,000 00	9,700 00
& Iron (Bir. div.)		20,000 00	16,600 00
Ind., 1st mort & con		20,000 00	20,700 00
& Pacific, 1st	\$15,842 72	20,000 00	14,800 00
ansas & Texas		11,000 00	11,000 00
entral, 1st		10,000 00	10,800 00
a & Reading		20,000 00	14,800 00
ol. & Pacific 1st		10,000 00	8,800 00
opeka & S. Fe, 1st		10,000 00	6,275 00
& Richmond		10,000 00	8,000 00
ty, Colorado		1,000 00	1,000 00
dvilla, Colorado		1,000 00	1,000 00
illed Plow		500 00	500 00
& M. stock		10,000 00	10,980 00
	<u>\$383,045 72</u>	<u>\$418,500 00</u>	<u>\$321,687 50</u>

loaned on collaterals	\$91,687 50
loaned on personal securities, including bills purchased,	452,077 83
te, present estimated value	58,741 87
leposit in banks or other moneyed institutions	5,000 00
and	63,882 84
of assets, not included under either of the above heads,	108,721 84

Interest	\$1,302 15
due and not collected	10,171 72
vault	500 00
d trustee account, advances in trusteeships	20 24
State Bank of Syracuse	777,294 26
	<u>789,268 87</u>
	<u>\$1,978,820 11</u>

LIABILITIES.

ock paid in, in cash	\$100,000 00
d profits	125,633 21
in trust	88,544 16
leposits	1,668,918 57
ilities, not included under either of the above heads,	229 17
ent accrued	
	<u>\$1,978,820 11</u>

REPORT ON TRUST COMPANIES.

SUPPLEMENTARY.

Total amount of interest, commissions and profits of every kind received during the year.....	\$89,189 27
Amount of interest paid to and credited depositors during the same period.....	52,197 47
Amount of expenses of the institution during the same period.....	14,563 14
Amount of dividends on capital stock declared during the year, payable February 1, May 1, August 1, November 1, 1894.....	8,000 00
Amount of deposits made by order of court.....	5,507 85
• Number of deposits on which interest is allowed at this date...	4,656
Total amount of such deposits	1,778,196 18
Rate of interest on same.....	3 and 3/4 per cent.
Amount of bonds and mortgages purchased.....	<u>34,485 17</u>

UNION TRUST COMPANY OF JAMESTOWN.

[211 Main street; chartered 1894.]

E. B. CRISSEY, *President.*FRANK MERZ, *Cashier.*

DIRECTORS.

E. B. CRISSEY,
SAMUEL BRIGGS,
CHARLES W. MACE,
FRED P. TODD,
P. C. HOUSTON,

CHARLES A. TRACY,
O. E. JONES,
CHARLES M. MOORE,
N. CRISSEY,
CHARLES E. MORSE,

C. A. SMITH,
F. A. WILCOX,
CHARLES J. JENNER,
FRANK MERZ,
FRANK B. BUSH.

RESOURCES.

Bonds and mortgages.....	\$219,149 88
Stock investments, viz.:	

<i>Stocks and bonds.</i>	<i>Cost.</i>	<i>Par value.</i>	<i>Estimated market value.</i>
United States bonds.....	\$19,400 00	\$20,000 00	\$19,400 00
Farmers and Mechanics' Bank. .	2,963 50	3,000 00	2,963 50
Jamestown Permanent Loan and Building Association stock....	7,231 17	7,231 17	7,231 17
Chautauqua County warrants...	61 84	61 84	61 84
	<u>\$29,655 51</u>	<u>\$30,293 01</u>	<u>\$29,655 51</u>

	29,655 51
Amount loaned on collaterals ..	58,683 63
Amount loaned on personal securities, including bills purchased	41,885 87
Due from banks.....	1,683 84
Cash on deposit in banks or other moneyed institutions.....	41,748 00
Cash on hand	14,081 80
Amount of assets, not included under either of the above heads, viz.:	

Furniture and fixtures	\$1,202 44
Safe deposit vault (including safes and fixtures).....	5,148 88
Repairs on bank building and banking office	<u>2,546 98</u>

8,698 40

\$415,083 08

LIABILITIES.

Capital stock paid in, in cash	\$100,000 00
Undivided profits	5,583 48
General deposits.....	809,498 68
	<u>\$415,083 08</u>

UNION TRUST COMPANY OF NEW YORK.

385.

SUPPLEMENTARY.

Total amount of interest, commissions and profits of every kind received during the year	\$18,809 93
Amount of interest paid to and credited depositors during the same period	8,476 83
Amount of expenses of the institution during the same period..	7,299 63
Amount of dividends on capital stock declared during the year, payable July 2, 1894, and January 2, 1895	2,000 00
Amount of deposits made by order of court	1,826 12
Number of deposits on which interest is allowed at this date ..	765
Total amount of such deposits.....	283,171 89
Rate of interest on same	3 and 4 per cent.
Amount of bonds and mortgages purchased.	272,696 16

UNION TRUST COMPANY OF NEW YORK.

[80 Broadway; chartered 1864.]

JAMES H. OGILVIE, *Vice-President.*

JOHN V. B. THAYER, *Assistant Secretary.*

TRUSTEES.

WILLIAM WHITEWRIGHT,
G. G. WILLIAMS,
R. G. REMSEN,
CHAUNCEY M. DEPEW,
WILLIAM F. RUSSELL,
W. EMLEN ROOSEVELT,
ROBERT GOELET,

C. VANDERBILT,
EDWARD KING,
AMASA J. PARKER,
GEORGE B. CARHART,
R. T. WILSON,
AUGUSTUS LOWELL,
WM. ALFRED DIER,
H. VAN RENSSELAER KENNEDY.

C. D. WOOD,
JAMES H. OGILVIE,
E. B. WESLEY,
SAMUEL F. BARGER,
D. E. MCALPIN,
CHARLES H. LELAND,
JAMES T. WOODWARD,

RESOURCES.

Bonds and mortgages.....	\$1,840,700 00
Stock investments, viz.:	

<i>Stocks and bonds.</i>	<i>Cost.</i>	<i>Par value.</i>	<i>Estimated market value.</i>
United States bonds.	\$8,083,476 03	\$7,381,000 00	\$8,170,466 67
Town of Hartford bonds	135,000 00	150,000 00	141,000 00
Union Pac. Ry. notes and land grant sinking fund bonds.....	96,750 00	100,000 00	100,840 00
New York city bonds.....	766,680 00	725,000 00	768,327 50
	<u>\$9,051,306 03</u>	<u>\$8,428,000 00</u>	<u>\$9,180,594 17</u>

Amount loaned on collaterals	9,180,594 17
Amount loaned on personal securities, including bills purchased	16,685,887 90
Real estate, present estimated value	825,000 00
Cash on deposit in banks or other moneyed institutions	1,900,000 00
Cash on hand.	1,422,287 87
Amount of assets, not included under either of the above heads, viz.:	5,217,849 21

Accrued interest	\$346,029 13
Commissions accrued	19,811 70
Advances to trusts.....	2,476 54

268,817 86

\$36,840,186 51

LIABILITIES.

Capital stock paid in, in cash	\$1,000,000 00
Surplus fund	4,726,040 97
General deposits	30,718,236 96
Other liabilities, not included under either of the above heads, viz.:	
Interest accrued on deposits	\$301,455 93
Expenses accrued	1,000 00
Coupons and certified checks	98,464 86
	<u>305,920 49</u>
	<u>\$36,840,198 51</u>

SUPPLEMENTARY.

Total amount of interest, commissions and profits of every kind received during the year	\$1,008,708 53
Amount of interest paid to and credited depositors during the same period	535,617 13
Amount of expenses of the institution during the same period,	173,610 78
Amount of dividends on capital stock declared during the year, payable January 10, April 10, July 10 and October 10, 1894, \$60,000 each period	240,000 00
Amount of deposits made by order of court	234,085 47
Number of deposits on which interest is allowed at this date ..	3,197
Total amount of such deposits	29,314,733 46
Rate of interest on same	1 to 4 per cent
Amount of bonds and mortgages purchased	<u>1,673,700 00</u>

1894
UNITED STATES MORTGAGE COMPANY, NEW YORK CITY.

[89 Cedar street; chartered 1871.]

GEORGE W. YOUNG, *President*.ARTHUR TURNBULL, *Treasurer*.

DIRECTORS.

SAMUEL D. BABCOCK,
WILLIAM P. DIXON,
CHARLES R. HENDERSON,
GUSTAV E. KISSEL,
LEWIS MAY,
ROBERT OLYPHANT,
AMES M. SEYMOUR, Jr.,

WILLIAM BABCOCK,
ROBERT A. GRANNISS,
JAMES J. HILL,
LUTHER KOUNTZE,
THEODORE A. MORFORD,
EDWIN PACKARD,
JAMES TIMPSON,

CHARLES D. DICKET, Jr.,
THEODORE A. HAVEMAYER,
GARDINER G. HUBBARD,
CHARLTON T. LEWIS,
RICHARD A. MCCURDY,
WILLIAM W. RICHARDS,
GEORGE W. YOUNG.

RESOURCES.

Bonds and mortgages	\$3,888,871 14
Stock investments, viz.:	

Stocks and bonds.	Cost.	Par value.	Estimated market value.
United States bonds	\$928,488 00	\$800,000 00	\$928,000 00
Nebraska State warrants	34,528 50	35,013 90	34,528 50
Washington State warrants	30,018 61	30,651 97	30,018 61
Minneapolis park bonds	51,708 00	62,294 00	59,854 97
New York city bonds	600,000 00	600,000 00	600,000 00
Brooklyn city bonds	937,780 00	875,000 00	956,540 00

UNITED STATES MORTGAGE COMPANY.

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<i>Stocks and bonds.</i>	<i>Cost.</i>	<i>Par value.</i>	<i>Estimated market value.</i>
Atlantic Mutual Ins. Co. certificates of profits.....	\$32,412 83	\$32,320 00	\$35,610 85
Minneapolis and St. Louis.....	65,590 00	72,000 00	70,990 00
B. H. R. R. and L. I. T. Co. col. trust.....	4,018 53	6,269 77	5,015 81
	<u>\$3,735,468 46</u>	<u>\$2,560,606 94</u>	<u>\$3,778,486 74</u>
Amount loaned on collaterals			\$3,735,468 46
Amount loaned on personal securities, including bills purchased			8,046,068 50
Overdrafts			89,000 00
Real estate, present estimated value			805 24
Cash on deposit in banks or other moneyed institutions			62,554 50
Cash on hand			1,150,998 76
Amount of assets, not included under either of the above heads,			2,584 18
viz.: Accrued interest			84,021 83
			<u><u>\$9,509,867 56</u></u>

LIABILITIES.

Capital stock paid in, in cash	\$2,000,000 00
Surplus fund.....	700,000 00
Undivided profits	58,101 51
Deposits in trust.	875,206 05
General deposits.. ..	4,385,586 23
Other liabilities, not included under either of the above heads, viz.:	
Interest accrued on deposits and mortgaged trust bonds...	\$44,637 28
Certified checks outstanding.....	1,216 50
Mortgage trust bonds	<u>2,000,000 00</u>
	2,045,978 78
	<u><u>\$9,509,867 56</u></u>

SUPPLEMENTARY.

Total amount of interest, commissions and profits of every kind received during the year.....	\$468,175 19
Amount of interest paid to and credited depositors during the same period.....	88,754 59
Amount of expenses of the institution during the same period,	78,534 26
Amount of dividends on capital stock declared during the year, payable July 2, 1894, and January 2, 1895.....	120,000 00
Number of deposits on which interest is allowed at this date..	118
Total amount of such deposits	4,269,478 70
Rate of interest on same.....	2 to 4 per cent.
Amount of bonds and mortgages purchased.....	<u><u>1,096,000 00</u></u>

**UNITED STATES TRANSFER AND EXCHANGE ASSOCIATION,
NEW YORK CITY.**

[3 Nassau street.]

T. H. WENTWORTH, JR., President.

R. M. J. WELLS, Treasurer.

DIRECTORS.

**W. P. BOLLES,
N. T. BOHR,
W. O. JONES,**

**J. N. KENNY,
J. S. GIBBS,
R. M. J. WELLS,
T. H. WENTWORTH, JR.**

**W. N. DUANE,
C. H. SMITH,
C. B. KITCHEN,**

RESOURCES.

Stock investments, viz.:

<i>Stocks and bonds.</i>	<i>Cost.</i>	<i>Par value.</i>	<i>Estimated market value.</i>
New York city $\frac{3}{4}$ per cent	\$49,750 00	\$50,000 00	\$48,000 00
New York City Freehold Estates Corporation (Ltd.).....	1,940 00	1,940 00	1,940 00
E. T. Va. and Ga.	98,533 35	94,000 00	56,400 00
J. B. Stetson & Co. pr. & com. stk.	15,800 00	15,800 00	15,000 00
Sioux City and Mo. first mort...	40,000 00	50,000 00	48,750 00
Bookbridge Co. bonds.....	2,000 00	3,080 00	.....
U. S. Book Co. bonds	61,700 00	71,300 00	25,350 00
National Rice Milling Co.....	55,988 24	140,000 00	50,363 00
Minneapolis Brewing Co.....	2,500 00	2,500 00	2,500 00
Meriden St. Ry. Co. bds. and stk.	12,000 00	26,080 00	14,400 00
U. S. Cordage Co. guar. stock ..	21,369 79	24,100 00	5,061 00
	<u>\$366,561 48</u>	<u>\$488,640 00</u>	<u>\$366,664 00</u>

\$366,664 00

Amount loaned on collaterals.....

24,000 27

Cash on deposit in banks or other moneyed institutions.....

1,299 17

Amount of assets, not included under either of the above heads,
viz.:

Accounts receivable	\$1,371 67
Interest accrued.....	357 31
Credited profit and loss	2,500 00

5,108 98

\$317,163 43

LIABILITIES.

Capital stock paid in, in cash

\$200,000 00

Surplus fund.....

7,554 93

Other liabilities, not included under either of the above heads,
viz.:

Interest accrued on deposits.....	\$4,323 56
Taxes and expenses accrued	235 00

4,607 50

Bills payable.....

105,000 00

\$317,163 43

SUPPLEMENTARY.

Total amount of interest, commissions and profits of every
kind received during the year

\$4,311 38

Amount of expenses of the institution during the same period,

8,683 83

UNITED STATES TRUST COMPANY OF NEW YORK

[45 Wall street; chartered 1853.]

1894

JAMES S. CLARK, *Second Vice-President.*

HENRY L. THORNELL, *Secretary.*

TRUSTEES.

SAMUEL SLOAN,
D. WILLIS JAMES,
JOHN A. STEWART,
JOHN HANSEN RHODES,
ANSON PHELPS STOKES,
GEORGE BLISS,
WILLIAM LIBBEY,

JOHN CROSBY BROWN,
EDWARD COOPER,
W. BAYARD CUTTING,
CHARLES S. SMITH,
WM. ROCKEFELLER,
ALEXANDER E. ORR,
WILLIAM H. MACY, Jr.,

WM. D. SLOANE,
GUSTAV H. SCHWAB,
FRANK LYMAN,
GEORGE F. VICTOR,
WM. WALDORF ASTOR,
JAMES STILLMAN,
JOHN CLAPLIN.

RESOURCES.

Bonds and mortgages..... \$3,108,000 00
Stock investments, viz.:

<i>Stocks and bonds.</i>	<i>Cost.</i>	<i>Par value.</i>	<i>Estimated market value.</i>
United States bonds.....	\$8,654,016 26	\$7,985,000 00	\$8,940,700 00
N. Y. State Comptroller's bds...	900,000 00	900,000 00	900,060 00
N. Y. city water stock, add'l....	2,013,000 00	2,998,000 00	3,040,480 00
Society of N. Y. Hospital bds...	400,000 00	400,000 00	400,000 00
Chl., R. I. & Pac. Ex. & col. bds.	649,536 40	670,000 00	665,550 00
Cleveland, Loraine & Wheeling R. R. first.....	348,350 00	350,000 00	353,500 00
Mo Missouri R. R first mort....	231,615 00	218,000 00	221,815 00
St. L., Kans. City and Northern R. R. first.....	168,100 00	164,000 00	171,790 00
Seaboard & Roanoke R. R. first.	415,000 00	415,000 00	415,000 00
Minneapolis & St. L. R. R. first.	283,628 12	250,000 00	245,000 00
Chicago, Mil and St. Paul R. R.	21,500 00	25,000 00	22,500 00
Chesapeake and Ohio R. R. pur- chase money funding bonds...	426,000 00	400,000 00	425,000 00
	<u>\$15,498,835 78</u>	<u>\$14,775,000 00</u>	<u>\$15,901,835 00</u>
Amount loaned on collaterals.....			15,901,835 00
Amount loaned on personal securities, including bills purchased,			18,052,927 97
Real estate, present estimated value.....			8,090,769 88
Cash on deposit in banks or other moneyed institutions.....			1,000,000 00
Amount of assets, not included under either of the above heads, viz.: Accrued interest.....			2,284,111 96
			<u>388,748 99</u>
			<u>\$48,815,898 17</u>

LIABILITIES.

Capital stock paid in, in cash.....	\$2,000,000 00
Surplus fund.....	9,109,032 05
Undivided profits.....	888,047 55
Deposits in trust.....	86,212,505 00
Other liabilities, not included under either of the above heads, viz.:	
Interest accrued on deposits.....	\$729,492 71
Taxes accrued, United States income, estimated.....	20,000 00
Rebate, interest on bills purchased.....	25,818 86
Eighty-second dividend, payable January 10, 1895.....	220,000 00
Expenses accrued and estimated.....	1,500 00
	<u>1,156,808 57</u>
	<u>\$48,815,898 17</u>

SUPPLEMENTARY.

Total amount of interest, commissions and profits of every kind received during the year	\$3,088,074 55
Amount of interest paid to and credited depositors during the same period	807,096 43
Amount of expenses of the institution during the same period,	181,196 23
Amount of dividends on capital stock declared during the year, payable January 10 and July 10, 1894	640,000 00
Amount of deposits made by order of court	618,531 64
Number of deposits on which interest is allowed at this date...	3,389
Total amount of such deposits	35,086,879 63
Rate of interest on same	<u>1 to 4 per cent</u>

WASHINGTON TRUST COMPANY, NEW YORK CITY.

[280 Broadway; chartered 1889.]

DAVID M. MORRISON, *President.*FRANCIS H. PAGE, *Secretary.*

TRUSTEES.

CHARLES F. CLARK,
LUCIUS K. WILMERDING,
GEORGE H. PRENTISS,
JOHN F. ANDERSON, JR.,
GEORGE E. HAMLIN,
WILLIAM WHITING,

P. C. LOUNSBURY,
CHARLES H. RUSSELL,
GEO. AUSTIN MORRISON,
GEORGE L. PEASE,
JOHN R. HEGEMAN,
DAVID B. POWELL,
H. J. S. BALL.

DAVID M. MORRISON,
JOSEPH C. BALDWIN,
JOEL F. FREEMAN,
WILLIAM LUMMIS,
SETH E. THOMAS,
DAN F. KELLA,

RESOURCES.

Bonds and mortgages.			\$86,600 00
Stock investments, viz.:			
<i>Stocks and bonds.</i>	<i>Cost.</i>	<i>Par value.</i>	<i>Estimated market value.</i>
United States bonds	\$308,218 75	\$360,000 00	\$390,500 00
New York city	470,000 00	500,000 00	465,000 00
General Electric	22,750 00	25,000 00	23,875 00
Indianap., Decat. and Springf'd ..	6,000 00	5,000 00	6,000 00
Chicago and Northern Pacific ..	4,000 00	10,000 00	4,000 00
Int. and Great Northern	7,000 00	10,000 00	7,300 00
Memphis and Charleston cons..	5,000 00	5,000 00	5,100 00
New York Central stock	30,000 00	30,000 00	30,000 00
Chicago, Mil. and St. Paul	24,025 00	20,000 00	22,600 00
American Cotton Oil	33,000 00	50,000 00	34,000 00
	<u>\$904,993 75</u>	<u>\$915,000 00</u>	<u>\$998,775 00</u>
Amount loaned on collaterals			898,775 00
Cash on deposit in banks or other moneyed institutions			2,837,231 25
Cash on hand			955,963 56
Amount of assets, not included under either of the above heads, viz.: Interest due and not collected			1,373 87
			<u>83,218 19</u>
			<u>\$4,818,180 37</u>

LIABILITIES.

Capital stock paid in, in cash	\$500,000 00
Surplus fund	400,000 00
Undivided profits	56,794 05
General deposits	3,850,637 08
Other liabilities, not included under either of the above heads, viz.: Interest accrued on deposits	5,759 24
	<u>\$4,818,180 37</u>

WASHINGTON TRUST COMPANY.

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SUPPLEMENTARY.

Total amount of interest, commissions and profits of every kind received during the year.....	\$149,690 93
Amount of interest paid to and credited depositors during the same period	68,757 80
Amount of expenses of the institution during the same period,	30,781 44
Amount of dividends on capital stock declared during the year, payable January 10 and July 10, 1894	30,000 00
Number of deposits on which interest is allowed at this date ..	581
Total amount of such deposits.....	3,240,839 58
Rate of interest on same.....	1 to 3½ per cent.
Amount of bonds and mortgages purchased	88,000 00

REPORT ON TRUST COMPANIES.

Statement of the Condition of the Trust Companies of the State of New York on the morning of July 1, 1894.

NAME AND LOCATION.	RESOURCES.				
	Bonds and mortgages.	Stock investments.	Loaned on collaterals.	Loaned on personal securities, including bills purchased.	Due from banks.
Atlantic Trust Company, New York city.....	\$346,501 00	\$460,777 50	\$4,606,304 07	.....	.....
Binghamton Trust Company, Binghamton.....	415,571 02	718,330 00	323,063 43	\$497,785 35	.....
Brooklyn Trust Company, Brooklyn.....	680,750 00	2,759,300 00	6,268,831 00	537,595 90	\$330 05
Buffalo Loan, Trust and Safe Deposit Company, Buffalo.....	476,697 38	110,000 00	537,899 84	.....	.....
Central Trust Company, New York city.....	119,230 39	4,804,799 66	17,131,888 62	402,000 00	.....
Columbus Trust Company, Newburgh.....	85,800 00	31,100 00	13,314 54	120,537 54	2,811 46
Continental Trust Company, New York city.....	906,800 00	639,845 16	2,035,141 06	153,415 28	90,815 61
Delaware Loan and Trust Company, New York city.....	93,193 44	22,700 00	10,000 00	114,070 18	2,933 59
Farmers Loan and Trust Company, Walton.....	403,800 00	8,000 412 00	9,727,311 64	1,030,100 00	.....
Fidelity Trust and Guaranty Company, New York city.....	621,119 00	79,534 74	696,043 51	309,748 79	.....
Franklin Trust Company, Brooklyn.....	539,000 00	2,306,985 80	1,893,734 91	67,590 00	.....
Hamilton Trust Company, Brooklyn.....	490,305 00	922,300 00	1,963,999 80	37,501 12	.....
Holland Trust Company, New York city.....	.....	755,430 95	613,586 91	13,087 93	.....
Ithaca Trust Company, Ithaca.....	102,158 05	237,317 35	34,010 00	.....	.....
Kings County Trust Company, Brooklyn.....	792,790 50	891,699 00	2,358,764 05	609,672 25	.....
Knickerbocker Trust Company, New York city.....	137,500 00	2,31,798 59	2,397,080 49	38,972 57	.....
Long Island Loan and Trust Company, Brooklyn.....	432,121 48	1,871,780 00	2,173,350 00	302,000 00	.....
Manhattan Trust Company, New York city.....	44,000 00	2,197 5 81	1,105,911 60	.....	.....
Marquette Trust Company, New York city.....	345,469 07	4,387,696 31	14,900,784 36	1,324,038 24	.....
Metropolitan Trust Company, New York city.....	200 0 00	2,257,800 00	5,427,679 17	.....	.....
Nassau Trust Company of the City of Brooklyn.....	446,903 00	1,154,489 41	786,370 00	157,311 07	.....
New York Guaranty and Indemnity Company, New York city.....	116,288 37	4,139,077 30	5,317,941 96	40,973 72	.....
New York Life Insurance and Trust Company, New York city.....	2,537,644 50	9,499,694 59	4,047,833 17	7,075,887 40	.....
New York Security and Trust Company, New York city.....	250,500 00	2,426,787 44	2,550,505 42	1,020,993 06	.....
Orange County Trust and Safe Deposit Company, Middletown.....	76,812 00	190,318 05	164,840 50	53,378 93	11,063 21
People's Trust Company, Brooklyn.....	892 3 50	2,840,670 17	2,886,333 87	300,990 53	.....
Real Estate Trust Company, New York city.....	90,004 60	906,136 93	1,848,000 00	9,332 02	.....
Rochester Trust and Safe Deposit Company, Rochester.....	467,005 08	729,091 16	1,833,409 23	.....	.....
Security Trust Company of Rochester.....	119,500 00	116,400 00	434,140 00	6,584 56	100,070 00
The State Trust Company, New York city.....	44,866 93	2,034,434 86	4,078,746 53	.....	.....
Title Guarantee and Trust Company, New York city.....	2,031,899 86	551,500 00	157,727 00

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Trust and Deposit Company of Onondaga, Syracuse.....	90,368 86	300,883 50	49,161 34	83,130 83
Union Trust Company, New York city	723,300 00	2,937,579 00	13,670,764 30	.....	.....
Union Trust Company of Jamestown	140,130 67	19,400 00	30,132 07	14,631	97 33
United States Mortgage Company, New York city	1,63,229 03	1,733,73 07	1,776,033 49	201,341 67	.....
United States Transfer and Exchange Association, New York city .....	.....	935,905 00	24,030 37	.....	.....
United States Trust Company, New York city	2,81,000 00	16,731,360 75	19,096,367 37	2,323,110 75	.....
Washington Trust Company, New York city	66,000 00	609,160 00	2,673,631 35	56,030 00	.....
Totals	\$19,306,157 80	\$33,008,572 06	\$136,412,896 46	\$33,466,366 10	\$317,156 80

Statement of the Condition of the Trust Companies of the State of New York, etc.—(Continued).

NAME AND LOCATION.	RESOURCES.				
	Real estate.	Cash on deposit in banks or other moneyed institutions.	Cash on hand.	Other assets.	Total resources.
Atlantic Trust Company, New York city.....	.....	\$557,036 77	\$300 21	\$60,013 50	\$6,030,731 14
Binghamton Trust Company, Binghamton.....	.....	225,716 85	52,979 54	93,134 60	2,346,254 35
Brooklyn Trust Company, Brooklyn.....	\$10,071 37	1,625,669 74	89,717 35	59,760 40	12,215,784 79
Buffalo Loan, Trust and Safe Deposit Company, Buffalo.....	175,000 00	38,000 55	57,346 08	35,360 34	1,418,908 13
Central Trust Company, New York city.....	830,000 00	4,480,000 65	2,170 94	305,915 32	25,735,582 51
Columbus Trust Company, Newburgh.....	.....	10,463 84	10,596 29	4,117 99	568,761 98
Continental Trust Company, New York city.....	.....	543,379 30	7,464 30	23,393 53	3,714,313 13
Delaware Loan and Trust Company, Walton.....	.....	12,528 30	15,531 52	30,514 85	594,476 63
Fidelity Trust and Guaranty Company, New York city.....	1,000,000 00	10,343,295 87	2,003,211 60	469,113 81	33,576,114 02
Fitchburg Trust Company, Brooklyn.....	485,698 33	1,093,757 27	17,507 91	15,158 21	2,062,643 94
Franklin Trust Company, Brooklyn.....	.....	494,889 43	23,155 25	45,888 54	6,067,121 55
Holland Trust Company, New York city.....	67,166 60	41,863 34	5,409 59	40,061 34	3,032,190 51
Indiana Trust Company, Elmhurst.....	.....	99,109 17	22,147 36	11,465 41	1,533,543 93
King County Trust Company, Brooklyn.....	10,137 00	537,063 58	75,013 73	68,529 77	5,378,572 16
Knickerbocker Trust Company, New York city.....	.....	1,541,383 79	75,013 73	86,840 00	6,617,667 17
Long Island Loan and Trust Company, Brooklyn.....	110,000 00	24,600 27	57,251 33	59,913 97	3,677,887 10
Manhattan Trust Company, New York city.....	.....	2,897,727 61	150,000 00	7,913 95	6,145,671 97
Metropolitan Trust Company, New York city.....	47,578 41	4,694,670 38	30,048 05	993,973 63	26,889,092 55
Metropolitan Trust Company, New York city.....	580,000 00	4,809 76	13,711 91	53,338 49	2,014,672 84
Manassas Trust Company, New York city.....	101,639 66	3,538,447 62	9,015 97	15,081 82	2,364,595 01
New York Guaranty and Indemnity Company, New York city.....	485,000 00	13,841 39	3,760,000 00	45,232 38	12,433,614 19
New York Life Insurance and Trust Company, New York city.....	.....	8,511,053 32	12,192 79	52,770 25	28,010,711 28
New York Security and Trust Company, New York city.....	31,827 76	82,319 62	43,195 25	63,044 42	9,895,369 05
Orange County Trust and Safe Deposit Company, Middletown.....	60,000 00	1,491,616 33	1,169 41	13,970 05	671,160 09
People's Trust Company, Brooklyn.....	.....	244,000 39	1,508 47	87,804 49	8,541,688 87
Real Estate Trust Company, New York city.....	160,000 00	533,379 95	110,217 18	10,375 27	3,414,392 63
Security Trust and Safe Deposit Company, Rochester.....	100,000 00	155,936 51	57,451 40	49,955 53	3,565,958 73
Security Trust Company of Rochester.....	.....	1,885,921 60	13,258 91	26,274 66	1,114,686 61
The State Trust Company, New York city.....	97,350 84	360,168 93	4,607 51	545,360 98	8,212,006 09
Titus Guaranty and Trust Company, New York city.....	.....	.....	.....	.....	2,676,685 23

Trust and Deposit Company of Onondaga, Syracuse.....	90,368 95	390,893 80	49,161 34	88,190 83	.....
Union Trust Company, New York city	723,300 00	3,937,530 00	12,670,754 30	.....	.....
Union Trust Company of Jamestown	149,190 65	19,400 00	30,192 07	14,468 31	97 26
United States Mortgage Company, New York city	1,841,229 08	1,733,78 03	1,778,033 49	301,341 67	.....
United States Transfer and Exchange Association, New York city .....	.....	935,905 00	24,030 37	.....	.....
United States Trust Company, New York city	2,81,000 00	16,731,390 75	19,698,365 37	8,263,110 75	.....
Washington Trust Company, New York city	86,000 00	609,150 00	2,673,631 35	56,090 00	.....
Totals	\$19,708,157 80	\$63,068,373 05	\$126,412,996 46	\$32,436,363 10	\$317,156 80

Statement of the Condition of the Trust Companies of the State of New York, etc.—(Continued).

NAME AND LOCATION.	LIABILITIES.							
	Capital stock paid in, in cash.	Surplus fund.	Undivided profits.	Deposits in trust.	General deposits.	Other liabilities.	Total liabilities.	Debts guaranteed and liability thereon.
Atlantic Trust Company, New York city	\$500,000 00	\$500,000 00	\$ 75,794 31	\$65,813 68	\$1,767,328 23	\$21,800 00	\$6,080,731 14	.....
Binghamton Trust Company, Binghamton	400,000 00	.....	24,892 66	20,000 00	1,769,539 64	21,811 95	2,946,254 25	.....
Brooklyn Trust Company, Brooklyn	1,000,000 00	.....	1,494,517 64	693,727 24	8,967,933 01	89,556 50	12,215,784 79	.....
Buffalo Loan, Trust and Safe Deposit Company, Buffalo	200,000 00	.....	52,000 00	665,046 86	413,320 15	57,911 11	1,418,308 12	.....
Central Trust Company, New York city	1,000,000 00	5,666 0 8 76	.....	7,384,915 73	14,431,678 42	322,889 60	25,735,584 51	.....
Columbus Trust Company, Newburgh	100,000 00	20,000 00	2,535 59	.....	144,793 97	1,442 40	263,761 96	.....
Confidential Trust Company, New York city	500,000 00	250,000 00	109,929 47	573,332 71	1,963,847 95	15,303 00	3,714,313 13	.....
Duane Loan and Trust Company, New York city	100,000 00	10,000 00	1,788 44	.....	167,658 44	15,000 00	294,476 88	.....
Farmers' Loan and Trust Company, New York city	1,000,000 00	4,593,912 22	.....	28,190,048 43	.....	122,873 37	33,576,114 03	.....
Fidelity Trust and Guaranty Company, Buffalo	500,000 00	18,556 45	.....	43,798 93	1,473,660 61	7,702 98	2,029,648 94	.....
Fidelity Trust Company, Brooklyn	1,000,000 00	820,219 97	.....	86,084 40	4,734,333 40	46,463 78	6,667,121 55	.....
Fidelity Trust Company, Brooklyn	500,000 00	200,000 00	51,938 89	95,948 52	2,654,032 19	33,800 51	3,668,120 51	.....
Holland Trust Company, New York city	500,000 00	446,965 65	.....	.....	296,579 13	30,319 14	1,533,843 92	.....
Itasca Trust Company, Itasca	100,000 00	.....	18,410 85	918 50	330,383 66	2,729 55	463,572 56	.....
Itasca County Trust Company, Brooklyn	500,000 00	500,000 00	66,094 76	698,137 43	3,506,366 33	107,509 50	5,378,527 77	.....
Kauchocker Trust Company, New York city	750,000 00	.....	340,650 81	1,464,662 09	4,040,100 62	52,038 65	6,667,497 17	.....
Long Island Loan and Trust Company, Brooklyn	500,000 00	.....	368,919 50	96,409 34	2,639,573 05	33,595 21	3,577,887 10	.....
Manhattan Trust Company, New York city	1,000,000 00	200,000 00	27,868 54	933,075 96	4,080,151 68	254,35 79	6,445,471 97	.....
Mercantile Trust Company, New York city	2,000,000 00	1,750,000 00	261,505 67	728,019 74	21,650,467 44	.....	26,389,992 85	.....
Metropolitan Trust Company, New York city	1,000,000 00	1,033,279 97	.....	.....	6,913,903 05	66,892 32	9,014,077 34	.....
Nassau Trust Company of the City of New York	500,000 00	193,106 32	2,284,211 98	8,649 98	2,981,868 01

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New York Guaranty and Indemnity Com- pany, New York city	2,000,000 00	1,000,000 00	558,412 76	1,580,788 73	7,764,848 98	186,118 74	18,333,614 16	\$20,000 00
New York Life Insurance and Trust Company, New York city	1,000,000 00	2,391,765 90	28,379 28	28,037,961 85	.....	1,578,674 05	28,039,071 12	.....
New York Security and Trust Company, New York city	1,000,000 00	1,000,000 00	56,168 54	7,809,380 64	.....	28,885 87	9,898,369 03	.....
Orange County Trust and Safe Deposit Company, Middletown	100,000 00	25,000 00	14,564 37	516,349 50	.....	15,276 82	871,150 89	.....
People's Trust Company, Brooklyn	1,000,000 00	880,000 00	114,915 90	89,968 45	.....	188,985 50	8,641,688 87	.....
Real Estate Trust Company, New York city	500,000 00	280,000 00	48,468 37	2,615,980 21	.....	.....	3,414,392 88	.....
Rochester Trust and Safe Deposit Com- pany, Rochester	200,000 00	.....	255,082 49	189,176 66	3,881,760 37	.....	3,885,968 72	.....
Security Trust Company of Rochester..	200,000 00	180,000 00	29,157 71	48,394 43	720,724 57	.....	1,118,586 61	.....
The State Trust Company, New York city	1,000,000 00	500,000 00	256,316 05	6,316,094 27	.....	11,286 26	8,813,696 50	.....
The Guarantee and Trust Company, New York city	2,000,000 00	988,225 44	.....	.....	433,374 04	274,873 40	3,676,685 28	.....
Trust and Deposit Company of Onon- daga, Syracuse	100,000 00	.....	118,243 61	76,080 68	1,374,603 00	229 17	1,599,265 46	.....
Union Trust Company, New York city ..	1,000,000 00	4,731,640 73	.....	.....	31,334,013 46	390,934 63	37,446,576 83	.....
United States Mortgage Company, New York city	100,000 00	.....	2,685 28	93,326 73	61,376 55	.....	257,618 96	.....
United States Transfer and Exchange Association, New York city	2,000,000 00	600,000 00	105,374 19	80,248 41	4,107,314 10	1,947,979 79	8,141,116 49	.....
United States Trust Company, New York city	200,000 00	8,861 95	.....	.....	.....	107,965 00	316,786 93	.....
Washington Trust Company, New York city	2,000,000 00	8,933,284 53	334,756 09	41,001,686 01	.....	1,133,003 09	53,422,354 75	.....
Totals	\$28,450,000 00	\$37,580,038 06	\$5,300,868 96	\$127,948,813 04	\$143,984,991 68	\$4,686,560 98	\$319,571,336 67	\$20,000 00

Statement of the Condition of the Trust Companies of the State of New York, etc.—(Concluded).

SUPPLEMENTARY.

NAME AND LOCATION.	Interest, commissions and profits received during the year.	Interest paid and credited to depositors during the year.	Expenses for year.	Dividends on capital declared for year.	Deposits made by order of court for year.	Total of deposits on which interest is allowed at this date.	Amount of bonds and mortgages purchased.
Atlantic Trust Company, New York city.....	\$356,175 78	\$119,882 40	\$52,095 34	\$50,000 00	\$221, 78 99	\$4,431,346 29	.....
Binghamton Trust Company, Binghamton.....	91,872 16	50,516 59	14,096 66	.....	34,378 61	1,536,608 32	.....
Brooklyn Trust Company, Brooklyn.....	566,005 54	221,748 10	80,509 15	300,000 00	563,867 46	8,895,372 84	.....
Buffalo Loan, Trust and Safe Deposit Company, Buffalo.....	72,962 85	38,605 23	21,058 18	1,300 00	76,405 50	1,042,680 86	\$37,081 00
Central Trust Company, New York city.....	1,543,478 23	431,304 67	157,028 18	500,000 00	69,736 96	18,450,459 00	15,762 00
Columbus Trust Company, Newburgh.....	13,307 19	1,312 08	6,636 30	.....	.....	79,075 39	7,500 00
Continental Trust Company, New York city.....	131,079 82	54,175 02	42,406 44	7,300 00	91,189 10	2,360,803 29	212,800 00
Delaware Loan and Trust Company, Walton.....	2,313 23	.....	254 79	.....	.....	.....	18,118 44
Farmers' Loan and Trust Company, New York city.....	1,300,820 06	262,185 91	195,555 13	300,000 00	115,795 40	24,348,407 38	.....
Fidelity Trust and Guaranty Company, Buffalo.....	36,638 99	16,019 32	16,880 54	.....	17,509 27	1,460,139 57	16,859 00
Franklin Trust Company, Brooklyn.....	392,283 09	112,185 72	48,812 93	80,000 00	86,084 40	4,753,398 97	46,000 00
Hamilton Trust Company, Brooklyn.....	139,223 89	64,417 31	28,628 14	37,100 00	.....	2,751,031 11	490,365 00
Holland Trust Company, New York city.....	16,053 82	15,675 76	29,356 54	25,000 00	23,820 61	157,667 85	.....
Ithaca Trust Company, Ithaca.....	18,467 46	8,043 42	4,400 82	.....	.....	332,903 55	17,100 00
Kings County Trust Company, Brooklyn.....	222,023 64	71,680 41	33,393 84	35,000 00	.....	3,863,283 00	166,300 00
Kulikerbocker Trust Company, New York city.....	269,745 54	87,121 10	87,121 10	45,000 00	149,473 31	8,711,738 96	69,000 00
Long Island Loan and Trust Company, Brooklyn.....	170,980 18	59,976 46	23,627 91	40,000 00	.....	2,784,089 70	105,441 43
Manhattan Trust Company, New York city.....	247,136 11	94,841 51	79,275 44	50,000 00	367,991 44	3,711,330 34	.....
Marcelline Trust Company, New York city.....	9 4,174 66	449,115 67	135,961 83	200,000 00	.....	16,763,406 71	.....
Metropolitan Trust Company, New York city.....	378,837 96	166,884 63	61,114 02	80,000 00	7,484 06	6,702,394 53	.....
Nassau Trust Company of the City of Brooklyn.....	60,880 48	25,336 01	11,628 86	15,000 00	.....	2,232,227 34	57,500 00
New York Guaranty and Indemnity Company, New York city.....	612,975 50	208,435 93	121,661 89	140,000 00	.....	9,195,231 44	56,286 37
New York Life Insurance and Trust Company, New York city.....	1,141,589 24	607,965 27	101,993 94	303,000 00	402,758 43	23,087,261 85	.....
New York Security and Trust Company, New York city.....	308,035 26	199,792 17	48,961 55	50,000 00	18,344 79	6,233,215 03	250,500 00
Orange County Trust and Safe Deposit Company, Middletown.....	58,042 04	9,470 51	7,171 96	6,000 00	6,382 98	331,897 85	23,000 00
People's Trust Company, Brooklyn.....	400,505 29	197,656 40	48,656 76	50,000 00	67,123 00	6,208,154 30	96,000 00
Real Estate Trust Company, New York city.....	128,411 41	51,608 36	33,945 16	27,560 00	2,660,876 80

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Rochester Trust and Safe Deposit Company.	188,935 56	107,055 35	16,513 69	47,841 40	3,914,083 47
Rochester Security Trust Company of Rochester	49,307 01	17,883 31	13,040 03	.....	45,391 33	578,801 69	21,307 00
First State Trust Company, New York city	323,774 76	183,933 85	55,977 05	.....	300,943 54	5,594,136 54	21,836 33
First Guaranty and Trust Company, New York city	703,145 08	17,549 84	436,958 23	130,000 00	.....	432,141 46	.....
Trust and Deposit Company of Onondaga, Syracuse	87,711 97	52,085 78	14,893 25	8,000 00	.....	1,650,688 68	12,083 67
Union Trust Company, New York city	1,303,153 63	606,823 68	173,853 74	940,000 00	4,105 14	29,319,701 65	722,900 00
Union Trust Company of Jamestown	6,761 16	831 70	3,344 08	.....	280,534 32	108,478 16	173,133 07
United States Mortgage Company, New York city	385,573 91	60,743 32	86,558 37	130,000 00	.....	4,109,498 90	1,632,326 00
United States Transfer and Exchange Association, New York city	7,467 18	.....	7,419 61	.....	.....	.....	.....
United States Trust Company, New York city	2,414,768 61	911,769 40	185,770 11	640,000 00	.....	37,910,191 47	.....
Washington Trust Company, New York city	181,408 51	77,318 10	30,539 68	30,000 00	681,733 43	8,47,323 36	59,000 00
Totals	\$14,533,577 81	\$5,851,460 45	\$2,496,671 89	\$3,497,700 00	\$3,576,480 30	\$344,359,397 00	\$4,50,310 96

Statement of the Condition of the Trust Companies of the State of New York on the morning of January 1, 1895.

NAME AND LOCATION.	RESOURCES.				
	Bonds and mortgages.	Stock investments.	Loaned on collaterals.	Loaned on personal securities, including bills purchased.	Due from banks.
Atlantic Trust Company, New York city.....	\$346,500 00	\$556,603 88	\$5,305,645 87	.....	.....
Binghamton Trust Company, Binghamton.....	416,161 03	753,591 45	2,089,891 81	\$570,137 14	.....
Brooklyn Trust Company, Brooklyn.....	846,000 00	2,985,753 50	6,579,397 86	581,398 87	.....
Buffalo Loan, Trust and Safe Deposit Company, Buffalo.....	467,198 94	110,000 00	591,216 16	.....	\$3,119 09
Central Trust Company, New York city.....	196,294 25	5,014,769 30	17,616,993 55	330,800 01	.....
Columbus Trust Company, Newburgh.....	68,500 00	26,321 25	37,003 34	.....	4,378 14
Continental Trust Company, New York city.....	70,500 00	1,155,487 66	2,069,595 86	118,178 13	.....
Coastwise Loan and Trust Company, Walton.....	92,518 17	23,700 00	10,000 00	.....	7,740 74
Deaen's Loan and Trust Company, New York city.....	753,810 00	7,932,408 09	13,560,668 63	986,500 00	.....
Fidelity Trust and Guaranty Company, Buffalo.....	746,315 00	86,635 84	576,803 50	.....	831 66
Franklin Trust Company, Brooklyn.....	612,000 00	2,472,436 30	2,089,994 37	330,531 60	.....
Holland Trust Company, Brooklyn.....	463,500 00	933,531 04	2,103,367 30	15,635 00	.....
Holmes Trust Company, New York city.....	.....	706,553 69	380,316 10	11,915 65	.....
Kings County Trust Company, Brooklyn.....	109,538 65	232,447 97	56,938 65	.....	.....
Kickerbocker Trust Company, New York city.....	864,565 23	873,924 00	2,641,390 33	738,883 37	.....
Long Island Loan and Trust Company, Brooklyn.....	328,500 00	2,026,304 41	4,501,606 70	3,400 10	.....
Longhant Trust Company, New York city.....	410,381 43	1,313,573 87	1,854,060 00	215,500 00	.....
Manhattan Trust Company, New York city.....	44,000 00	2,391,750 95	1,638,018 47	.....	.....
Metropolitan Trust Company, New York city.....	587,398 94	4,777,055 37	17,715,665 01	1,336,668 58	.....
Messan Trust Company of the City of Brooklyn.....	300,001 00	2,335,793 50	4,762,339 03	.....	.....
New York Guaranty and Indemnity Company, New York city.....	463,319 87	1,530,969 06	573,735 00	159,360 00	.....
New York Life Insurance and Trust Company, New York city.....	111,000 00	4,471,663 77	4,737,595 73	41,083 03	.....
New York Security and Trust Company, New York city.....	1,433,384 50	12,153,141 09	4,323,610 92	6,473,303 61	.....
Orange County Trust and Safe Deposit Company, Middletown.....	273,300 00	3,154,934 33	4,326,304 14	1,102,936 06	.....
People's Trust Company, Brooklyn.....	58,573 00	1,582,681 12	1,582,681 12	83,446 26	.....
Real Estate Trust Company, New York city.....	841,575 00	2,363,760 77	2,367,149 61	481,869 37	7,08 47
Rochester Trust and Safe Deposit Company, Rochester.....	28,400 00	1,035,183 70	1,710,590 00	80,789 47	.....
Security Trust Company of Rochester.....	293,010 00	1,103,019 65	1,816,436 15	.....	.....
The State Trust Company, New York city.....	28,000 00	2,347,310 11	3,411,436 30	.....	2,181 63
Title Guaranty and Trust Company, New York city.....	2,911,946 17	631,100 00	3,107,341 38	146,567 75	26,398 81

Trust and Deposit Company of Onondaga, Syracuse.....	109,050 06	391,637 50	438,077 83	52,741 87	.....
Union Trust Company of Jamestown.....	919,149 83	32,655 51	53,453 63	41,335 87	.....
Union Trust Company, New York city.....	1,840,700 00	9,136,594 17	16,635,337 50	325,000 00	.....
United States Mortgage Company, New York city.....	2,385,671 14	2,733,44-46	3,040,063 50	29,000 00	.....
United States Transfer and Exchange Association, New York city.....	.....	238,664 00	34,090 37	.....	.....
United States Trust Company, New York city.....	3,103,070 00	15,901,255 00	18,034,327 87	8,080,769 33	.....
Washington Trust Company, New York city.....	85,660 00	566,75 00	2,331,331 25	.....	.....
Totals.....	\$31,569,504 13	\$97,555,797 82	\$148,963,890 49	\$32,791,215 35	\$51,358 75

REPORT ON TRUST COMPANIES.

Statement of the Condition of the Trust Companies of the State of New York, etc. — (Continued).

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Bank and Deposit Company of Oneonta, Syracuse	5,000 00	68,883 84	108,751 84	709,888 27	1,898,889 11
Union Trust Company of Jamestown.....	.....	41,743 69	15,181 80	8,668 40	4,5,088 06
Union Trust Company, New York city.....	1,800,000 00	1,488,287 87	6,217,919 21	203,317 26	26,840,196 51
United States Mortgage Company, New York city.....	68,551 50	1,150,988 76	2,581 13	84,327 07	9,609,887 56
United States Transfer and Exchange Association, New York city.....	.....	1,399 17	.....	5,108 98	31,162 42
United States Trust Company, New York city.....	1,000,000 00	2,924,111 92	.....	883,748 99	48,815,898 17
Washington Trust Company, New York city.....	.....	955,983 56	1,573 27	31,218 19	4,313,190 37
Totals.....	\$7,350,308 73	\$50,267,183 37	\$10,539,570 41	\$20,941,121 18	\$385,419,739 33

Statement of the Condition of the Trust Companies of the State of New York, etc. — (Continued).

NAME AND LOCATION.	RESOURCES.					Other assets.	Total resources.
	Real estate.	Cash on deposit in banks or other moneyed institutions.	Cash on hand.	Other assets.	Total resources.		
Atlantic Trust Company, New York city	\$36,121 37	\$800,738 81	\$336 55	\$73,147 62	\$6,082,902 45		
Binghamton Trust Company, Binghamton	175,000 00	80,025 05	55,661 86	115,460 21	2,305,738 01		
Brooklyn Trust Company, Brooklyn	850,000 00	1,037,174 94	84,617 99	80,314 37	12,021,456 59		
Buffalo Loan, Trust and Safe Deposit Company, Buffalo	850,000 00	243,834 40	51,052 48	30,345 64	1,405,847 71		
Central Trust Company, New York city	850,000 00	6,334,768 78	2,374 05	301,722 19	30,034,001 08		
Columbus Trust Company, Newburgh	850,000 00	15,902 81	11,209 24	3,906 14	315,579 54		
Continental Trust Company, New York city	850,000 00	402,871 47	5,313 01	24,191 01	3,860,337 09		
Deliware Loan and Trust Company, Walton	850,000 00	5,298 37	11,136 63	8,696 61	376,377 03		
Farmers' Loan and Trust Company, New York city	850,000 00	6,738,305 49	1,500,720 05	429,541 78	32,361,433 94		
Fidelity Trust and Guaranty Company, Buffalo	486,084 66	533,606 73	78,099 71	20,327 64	2,344,000 09		
Franklin Trust Company, Brooklyn	92,766 32	1,805,353 69	54,648 57	56,741 85	7,977,302 64		
Hamilton Trust Company, Brooklyn	10,147 90	5,840 24	18,645 69	48,324 93	4,127,174 30		
Holland Trust Company, New York city	47,950 21	47,183 16	960 98	55,490 13	1,195,135 93		
Home Trust Company, Ithaca	550,000 00	45,738 81	21,604 05	7,955 34	485,957 09		
Orange County Trust Company, Brooklyn	101,029 66	340,187 10	20,009 77	194,329 17	5,685,562 47		
Knickerbocker Trust Company, New York city	485,000 00	806,317 30	38,477 37	172,091 57	8,948,098 95		
Long Island Loan and Trust Company, Brooklyn	110,000 00	511,190 93	44,813 24	48,025 75	8,928,593 27		
Manhattan Trust Company, New York city	47,950 21	3,473,153 43	150,505 00	87,680 78	7,539,517 13		
Mercantile Trust Company, New York city	550,000 00	7,571,769 23	13,331 30	970,148 66	31,697,932 48		
Metropolitan Trust Company, New York city	101,029 66	868,003 23	32,354 33	73,387 54	8,932,426 38		
Queen Trust Company of the City of Brooklyn	485,000 00	314,517 80	15,276 05	30,771 55	3,381,008 44		
New York Guaranty and Indemnity Company, New York city	81,937 76	4,531,504 97	32,067 75	89,982 11	14,102,065 10		
New York Life Insurance and Trust Company, New York city	60,000 00	2,253,236 11	15,732 33	598,305 69	25,617,612 98		
New York Security and Trust Company, New York city	101,029 66	19,550 80	13,504 02	13,479 59	1,171,031 57		
Orange County Trust and Safe Deposit Company, Middletown	100,000 00	931,617 17	194,329 98	14,076 14	645,723 07		
People's Trust Company, Brooklyn	100,000 00	393,906 51	3,648 11	1,498 60	8,932,467 74		
Real Estate Trust Company, New York city	100,000 00	514,980 34	3,608 51	41,808 92	3,049,933 30		
Rochester Trust and Safe Deposit Company, Rochester	97,836 82	3,274,079 37	62,172 72	30,454 18	1,990,800 19		
Seaboard Trust Company, New York city	100,000 00	503,466 16	15,046 71	240,399 95	2,311,145 35		
State Insurance and Trust Company, New York city							

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Trust and Deposit Company of Onondaga, Syracuse	5,000 00	63,883 84	103,721 84	789,888 87	1,899,889 11
Union Trust Company of Jamestown .....	.....	41,743 69	15,131 80	8,568 40	4,5,083 06
Union Trust Company, New York city	1,900,000 00	1,483,287 87	5,317,919 31	283,317 86	38,840,196 61
United States Mortgage Company, New York city	63,551 50	1,150,988 76	2,584 13	84,327 07	9,509,887 56
United States Transfer and Exchange Association, New York city .....	.....	1,399 17	.....	5,108 98	31,162 42
United States Trust Company, New York city	1,000,000 00	2,924,111 92	.....	883,748 90	48,815,898 17
Washington Trust Company, New York city	953,983 56	1,373 87	31,318 19	4,313,180 87
Totals.....	\$7,350,308 73	\$30,867,193 37	\$10,539,579 41	\$6,941,121 18	\$93,419,739 33

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New York Life Insurance and Trust Com- pany, New York city.....	1,000,000 01	2,447,516 36	34,030 46	23,618,867 63	1,577,266 42	29,677,73 88
New York Security and Trust Company, New York city.....	1,000,000 00	1,000,000 00	109,883 68	9,041,899 79	.....	39,418 16	11,171,661 57	.....
Orange County Trust and Safe Deposit Company, Middletown.....	100,000 00	31,000 00	17,333 29	494,396 31	.....	9,009 49	645,739 09	.....
People's Trust Company, Brooklyn.....	1,000,000 00	960,100 00	90,080 30	141,514 99	.....	96,334 73	8,833,567 74	.....
Real Estate Trust Company, New York city.....	500,000 00	250,000 00	49,443 54	2,989,179 85	.....	.....	3,038,683 39	.....
Rochester Trust and Safe Deposit Com- pany, Rochester.....	900,000 00	.....	278,433 43	178,660 04	.....	.....	4,362,533 93	.....
Security Trust Company of Rochester.....	200,000 00	1,0,000 00	20,029 81	43,394 33	.....	.....	1 0 0 1	.....
The State Trust Company, New York city.....	1,000,000 00	500,000 00	375,175 42	6,539,363 56	.....	16,938 88	8,430,767 16	.....
Title Guarantee and Trust Company, New York city.....	2,000,000 00	1,000,000 00	32,069 41	.....	.....	196,224 79	3,631,149 25	.....
Trust and Deposit Company of Onon- daga, Syracuse.....	100,000 00	.....	125,633 21	86,544 16	.....	229 17	1,972,220 11	.....
Union Trust Company of Jamestown.....	100,000 00	.....	5,533 46	.....	.....	.....	418,032 06	.....
United States Trust Company, New York city.....	1,000,000 00	4,735,040 07	.....	.....	.....	350,320 49	36,810,186 51	.....
United States Mortgage Company, New York city.....	2,000,000 00	700,000 00	53,101 51	375,306 05	.....	2,045,973 73	9,509,867 56	.....
United States Transfer and Exchange Association, New York city.....	500 000 00	7,354 92	.....	.....	.....	109,607 50	317,163 42	.....
United States Trust Company, New York city.....	2,000 000 00	9,109,032 03	883,047 55	86,312,503 00	.....	1,186,209 57	48,815,893 17	.....
Washington Trust Company, New York city.....	500 000 00	400,000 00	56,714 03	.....	.....	5,799 24	4,313,110 37	.....
Totals.....	\$48,100,000 00	\$39,439,623 29	\$4,351,354 17	\$194,425,623 23	\$101,819,171 64	\$7,163,969 00	\$365,419,739 35	\$3,000 00

Statement of the Condition of the Trust Companies of the State of New York, etc.—(Concluded).

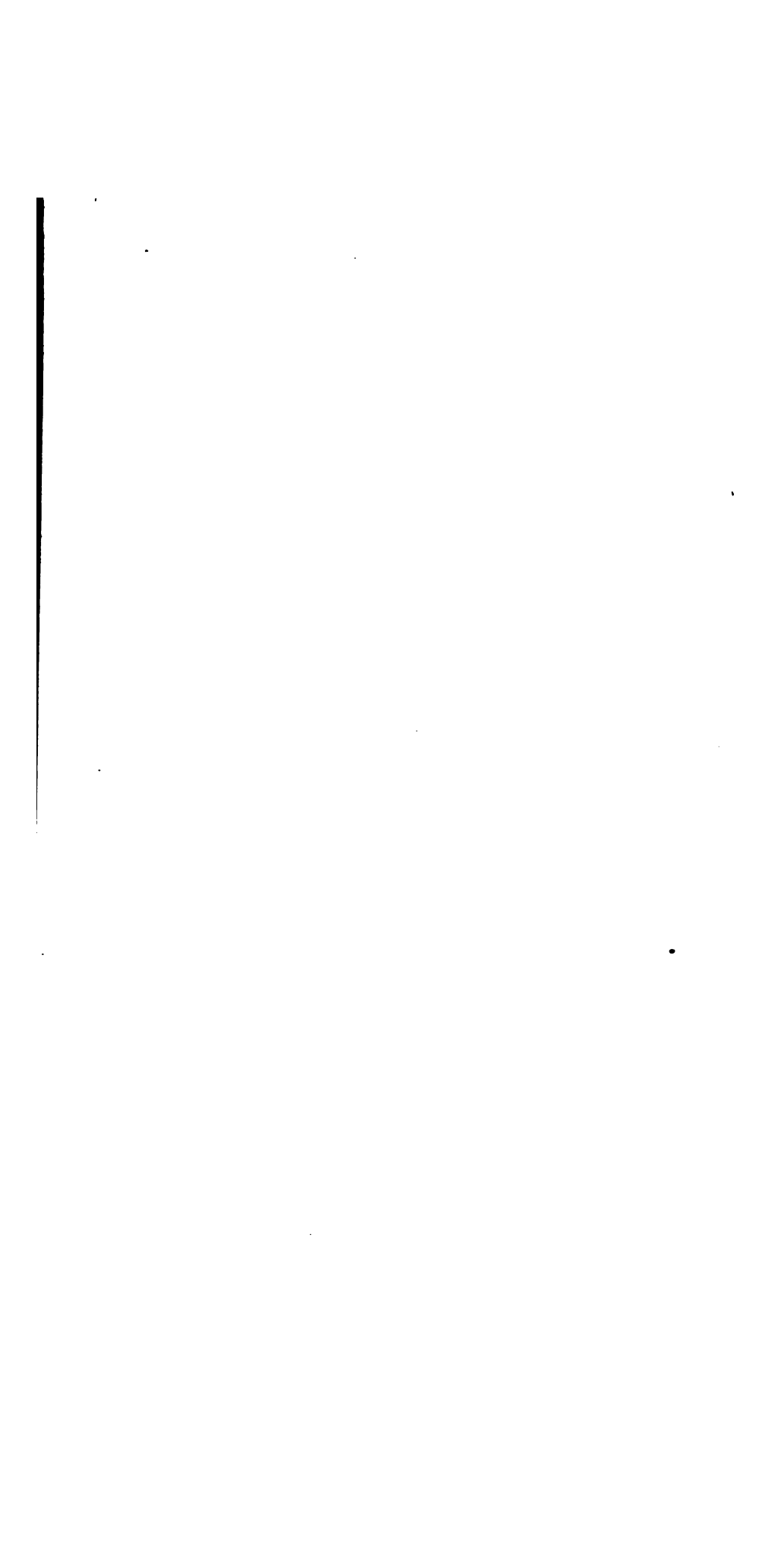
SUPPLEMENTARY.

NAME AND LOCATION.	Interest, commissions and profits received during the year.	Interest paid and credited to depositors during the year.	Expenses for year.	Dividends on capital declared for year.	Deposits made by order of court for year.	Total of deposits on which interest is allowed at this date.	Amount of bonds and mortgages purchased.
Atlantic Trust Company, New York city.....	\$351,197 60	\$130,132 15	\$48,316 81	\$93,000 00	\$226,586 41	\$4,640,323 69	.....
Wilmington Trust Company, Wilmington.....	101,410 70	47,759 29	15,951 53	.....	.....	1,533,495 26	\$10,000 00
Brooklyn Trust Company, Brooklyn.....	681,611 96	293,693 05	88,180 92	200,000 00	634,649 71	9,593,755 60	.....
Buffalo Loan, Trust and Safe Deposit Company, Buffalo.....	78,088 49	40,723 26	22,992 02	12,000 00	148,674 67	1,151,240 09	10,046 00
Central Trust Company, New York city.....	1,493,519 70	437,923 83	156,352 86	500 0 00	98,005 28	20,130,866 12	92,762 00
Columbus Trust Company, Newburgh.....	14,902 67	2,375 99	6,232 03	.....	.....	106,017 11	10,000 00
Continental Trust Company, New York city.....	130,079 87	44,997 13	42,783 48	15,000 00	103,769 61	2,701,066 76	15,600 00
Cornwall Loan and Trust Company, Walton.....	9,072 97	530 95	3,987 73	3,000 00	.....	143,639 49	92,518 17
DeWaters' Loan and Trust Company, New York City.....	1,105,270 89	436,370 40	214,881 74	300,000 00	105,902 40	21,750,659 81	.....
Fidelity Trust and Guaranty Company, Buffalo.....	91,855 04	42,417 29	39,092 44	.....	60,026 64	1,674,992 52	29,460 00
Franklin Trust Company, Brooklyn.....	290,363 48	111,589 91	50,230 84	85,000 00	14,368 03	6,051,068 00	192,700 00
Franklin Trust Company, Brooklyn.....	145,337 77	61,326 02	29,294 87	40,000 00	.....	3,210,963 89	49,550 00
Holland Trust Company, New York city.....	17,650 27	5,960 13	26,482 85	.....	17,388 16	53,461 65	.....
Holmes Trust Company, Ithaca.....	20,237 10	8,601 00	6,455 79	.....	.....	397,870 69	34,999 00
Knickerbocker Trust Company, Brooklyn.....	215,226 45	70,360 03	33,673 83	40,000 00	.....	4,345,934 13	.....
Knickerbocker Trust Company, New York city.....	313,571 43	111,338 94	96,217 66	45,000 00	93,048 48	6,605,665 00	565,000 00
Long Island Loan and Trust Company, Brooklyn	153,738 72	57,393 86	29,594 88	40,000 00	.....	3,085,872 30	104,821 48
Manhattan Trust Company, New York city.....	251,873 19	92,107 19	72,076 73	50 0 00	251,321 65	3,283,361 00	.....
Metropolitan Trust Company, New York city.....	917,656 73	418,908 31	137,506 96	200,000 00	75,945 00	21,731,372 46	188,300 00
Metropolitan Trust Company, New York city.....	301,458 87	174,599 77	61,590 94	80,000 00	6,177 51	6,499,393 75	.....
Messau Trust Company of the City of Brooklyn, New York city.....	137,343 40	51,682 75	21,335 78	30,000 00	.....	2,672,219 51	77,417 67
New York Guaranty and Indemnity Company, New York city.....	804,303 48	187,255 52	122,686 15	160,000 00	.....	9,457,920 57	53,000 00
New York Life Insurance and Trust Company, New York city.....	1,029,649 24	536,153 53	96,325 09	300,000 00	384,431 86	23,618,887 62	.....
New York Security and Trust Company, New York city.....	379,967 48	140,059 19	73,933 10	100,000 00	71,188 77	7,351,834 01	122,000 00
Orange County Trust and Safe Deposit Company, Middletown.....	83,371 32	10,703 66	7,839 61	6,000 00	.....	3,031 84	337,698 79
Peoples Trust Company, Brooklyn.....	287,791 93	133,293 91	48,850 53	80,000 00	49,179 66	8,206,646 19	38,700 00
Peoples Trust Company, New York city.....	119,397 91	48,191 57	26,795 48	30,000 00	.....	2,343,486 57	6,500 00
Rochester Trust and Safe Deposit Company, Rochester.....	199,939 01	117,178 95	17,027 35	16,566 76	3,581,260 80	29,000 00

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Security Trust Company of Rochester.....	55,355 60	21,427 99	15,709 10	6,000 00	672,273 11	163,273 00
The State Trust Company, New York city.....	271,143 84	100,406 54	67,723 63	60,000 00	170,707 36	5,525,226 00	40,000 00
Title Guarantee and Trust Company, New York city.....	753,568 59	10,421 09	449,244 53	120,000 00	.....	399,023 96	.....
Trust and Deposit Company of Onondaga, Syracuse.....	59,189 27	52,197 47	14,523 14	8,000 00	5,507 85	1,773,193 16	34,435 17
Union Trust Company of Jamestown.....	18,509 33	3,476 83	7,599 63	2,000 00	1,235 12	233,171 29	272,256 6
United States Trust Company, New York city.....	1,003,703 53	535,617 13	172,610 73	940,000 00	234,055 47	29,314,723 46	1,673,100 00
United States Mortgage Company, New York city.....	468,175 19	88,764 59	76,534 26	120,000 00	.....	4,389,478 70	1,094,000 00
United States Transfer and Exchange Association, New York city.....	.....	4,211 23	3,693 83	.....	.....	.....	.....
United States Trust Company, New York city.....	2,083,074 55	907,696 43	181,196 23	640,000 00	612,531 64	35,036,279 63	.....
Washington Trust Company, New York city.....	149,690 93	63,757 20	30,781 44	30,000 00	.....	3,240,559 53	38,000 00
Totals	\$14,573,579 17	\$5,470,618 65	\$3,613,953 40	\$3,597,000 00	\$3,373,120 26	\$355,545,894 13	\$4,587,480 65



STATEMENTS

SHOWING THE

Condition of the Trust Companies, etc., as found
by Examinations which were Made
During the Year 1894.

ATLANTIC TRUST COMPANY — NEW YORK CITY.

[Examined December 10, 1894.]

ASSETS.	Rate of interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Bonds and mortgages.	Var.	Var.	Var.	\$246,500 00
New York city bonds	Var.	\$350,000 00	Val.	\$352,000 00	
New York and Harlem railroad stock, 400 shares, \$50 each	.....	20,000 00	.....	250 00
New York, New Haven and Hartford railroad stock, 250 shares, \$100 each	.....	25,000 00	.....	48,750 00
New York, Lackawanna and Western R. R. stock, 200 shares, \$100 each.	.....	20,000 00	.....	28,400 00
Chicago and North Western R. R. preferred stock, 200 shares, \$100 each.	.....	20,000 00	.....	28,400 00
Rome, Watertown and Ogdensburg R. R. stock, 200 shares, \$100 each.	.....	20,000 00	.....	28,200 00
Atlantic Mutual Insurance Co. scrip of 1894.	6	15,000 00	.....	15,750 00
New York, New Haven and Hartford railroad	.....	10,000 00	.....	10,700 00
New York Wood Vulcanizing Co. debenture scrip	.....	21 60	.....	.....
Columbus, Hocking Valley and Toledo railroad coupons	5	50 00	.....	50 00
St. Paul and Duluth railroad preferred stock, 63 shares, \$100 each	.....	6,300 00	.....	5,418 00
Iowa and Illinois Coal Co	6	88,000 00	.....	86,860 00
United Electric Securities Co. col. tr	5	100,000 00	.....	95,000 00
New York and New Jersey Telephone Co	5	20,000 00	.....	19,200 00
East Shore Terminal R. R. Co. first 5s	5	60,000 00	.....	48,000 00
East Shore Terminal railroad coupon scrip	.....	6,000 00	.....	.....
Loans on collaterals	\$4,985,044 25	805,238 00
Less probable loss	.....	.....	.....	456,000 00
Cash on hand and deposited	.....	.....	.....	.....
Interest accrued	4,539,044 25
	473,690 98
	45,500 00
	\$6,096,968 28
	
	
LIABILITIES.					
Capital	\$500,000 00	5,996,618 84
Due depositors	.....	.....	.....	5,996,618 84
Trust funds.	.....	.....	.....	89,102 64

Cambria Lumber Co. bonds.....	6	5,000 00	100	5,000 00	
Sinclairville Water Co. first mortgage.....	6	5,000 00	100	5,000 00	
Union Pacific collateral trust notes.....	6	10,000 00	87	8,700 00	
Chicago, Burlington and Quincy railroad bonds.....	Var.	6,000 00	Var.	6,500 00	
Binghamton railroad first mortgage bonds.....	5 & 6	160,000 00	Var.	160,500 00	
Lehigh and Wilkes Barre railroad first mortgage bonds.....	7	18,000 00	107	18,910 00	
Chesapeake and Ohio railroad first mortgage bonds.....	5	5,000 00	107	5,850 00	
Montana Central railroad first mortgage bonds.....	6	35,000 00	116	11,500 00	
Great Northern railroad.....	4	36,000 00	89	23,250 00	
United States Leather Co. first mortgage debenture bonds.....	6	36,000 00	110	39,600 00	
St. Paul, Minneapolis and Manitoba railroad first mortgage bonds.....	4	5,000 00	96	4,300 00	
Grand River Coal and Coke Co.....	6	18,000 00	100	13,000 00	
Montana Central.....	5	5,000 00	102	5,100 00	
Kentucky Central.....	4	3,000 00	88	2,490 00	
Nashville, Chattanooga and St. Louis cons. mortgage.....	5	5,000 00	100	5,000 00	
Burlington, Cedar Rapids and Northern.....	5	10,000 00	106	10,600 00	
Oregon Improvement Co.....	6	2,000 00	97	1,940 00	
Northern Pacific Terminal.....	6	15,000 00	98	14,700 00	
New York Elevated.....	7	14,000 00	108	15,120 00	
Loans and discounts.....				\$749,383 87	740,990 00
Less doubtful.....				30,883 85	
Judgments.....					717,900 03
Contracts.....					5,869 81
Highway commissioners' notes.....					8,018 99
Real estate Binghamton and Aspen, Col.....					26,597 83
Real estate Little Rock, Ark.....					25,131 87
Due from banks.....					59,877 80
Cash.....					124,478 33
Furniture and fixtures.....		\$6,000 00			50,045 50
Interest accrued.....					4,000 00
					18,714 99
					<u>\$2,187,475.14</u>

BINGHAMTON TRUST COMPANY.

[Examined January 12, 1895.]

ASSETS.	Rate of Interest.	Amount at per.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Bonds and mortgages.....	5 & 6	\$417,361 03
United States bonds.....	4	\$50,000 00	114	\$57,000 00	
St. Paul, Minneapolis and Manitoba railroad stock, 500 shares.....	6	50,000 00	110	55,000 00	
Chicago, Milwaukee and St. Paul railroad stock, 150 shares.....	5 & 7	15,000 00	Var.	11,500 00	
Delaware and Hudson Canal Co. stock, 60 shares.....	7	6,000 00	183	7,920 00	
Michigan Central railroad stock, 50 shares.....	5	5,000 00	95	4,750 00	
Chicago and North Western railroad stock, 50 shares.....	6	5,000 00	96	4,800 00	
Central Railroad of New Jersey stock, 50 shares.....	7	5,000 00	94	4,700 00	
Illinois Central railroad stock, 100 shares.....	5	10,000 00	85	8,500 00	
Chicago, Burlington and Quincy railroad stock, 140 shares.....	5	14,000 00	71	9,940 00	
Chicago and Rock Island railroad stock, 50 shares.....	4	5,000 00	63	3,150 00	
Lake Erie and Western railroad preferred stock, 100 shares.....	5	10,000 00	73	7,200 00	
Wheeling and Lake Erie railroad preferred stock, 100 shares.....	...	10,000 00	41	4,100 00	
Wells, Fargo & Co. stock, 50 shares.....	6	5,000 00	112	5,600 00	
Pullman Palace Car Co. stock, 150 shares.....	8	15,000 00	165	23,250 00	
United States Leather Co. preferred stock, 400 shares.....	...	40,000 00	65	26,000 00	
United States Leather Co. common stock, 200 shares.....	...	20,000 00	11	2,200 00	
The Whitney Noyes Seed Co. stock, 70 shares.....	...	7,000 00	...	.....
Pennsylvania Gas Co. stock, 380 shares.....	8	9,500 00	100	9,500 00	
Pennsylvania Oil Co. stock, 400 shares.....	...	400 00	100	400 00	
Jamestown Gas Co. stock, 2 shares.....	...	300 00	100	300 00	
Olean Pad Co. stock, 94 shares.....	...	251 45	...	.....
Town of Hancock, Delaware county.....	5	1,500 00	100	1,500 00	
Chicago, Milwaukee and St. Paul Railway Co. first bonds.....	6	2,000 00	116	2,320 00	
Clear Street Railway Co. first bonds.....	6	66,000 00	100	66,000 00	
Central City, Colo., water bonds.....	7	20,000 00	100	20,000 00	
Grant Coal Mining Co., Chicago, first bonds.....	6	49,500 00	100	49,500 00	
Little Rock, Ark., local improvement bonds.....	7	5,400 00	100	5,400 00	

REPORT ON TRUST COMPANIES.

BINGHAMTON TRUST COMPANY — (Concluded).

LIABILITIES.	Rate of Interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Capital	\$400,000 00	
Due depositors	1,706,699 19	
Deposits in trust	22,070 45	
Due to banks	28,931 28	
Interest accrued	21,770 78	
Salaries and rent accrued	844 00	
Rebate on loans, and discounts	3,987, 64	\$2,188,808 29
Surplus	\$3,671 65

BROOKLYN TRUST COMPANY — BROOKLYN.

[Examined January 2, 1895.]

EXAMINATIONS.

415

ASSETS.	Rate of Interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Bonds and mortgages	Var.	\$348,000 00
United States bonds	4 & 5	\$1,196,000 00	Var.	\$1,371,137 50	
Brooklyn city bonds	Var.	1,183,000 00	Var.	1,185,445 00	
Oregon Railroad and Navigation Co. cons.	5	50,000 00	75	37,500 00	
Atlantic and Pacific	4	25,000 00	44	11,000 00
Northern Pacific Terminal Co. 1st	6	25,000 00	98	24,500 00	
Lehigh and Wilkes Barre Coal	5	15,000 00	97	14,550 00	
Norfolk and Western Car Trust certificates	5	16,000 00	100	16,000 00	
Railroad Equipment Co. Trust certificates	6	50,000 00	100	50,000 00
Atlantic Avenue railroad general cons	5	199,000 00	109	216,910 00	
Chesapeake and Ohio railroad	4 1/2	100,000 00	75	75,000 00	
Loans on collateral	.....	.....	....	.....
Bills receivable	3,002,042 50 6,879,297 86 831,898 87
Cash on hand	.....	84,617 96	....	.....
Cash deposited	1,087,174 94	1,121,793 90 175,000 00 80,049 56 164 81
Real estate, Nos. 317 and 319 Washington street	.....	.....	....	.....
Interest accrued	.....	.....	..	Estimated.
Overdrafts	.....	.....	....	.....
					\$12,937,746 50
LIABILITIES.					
Capital	\$1,000,000 00
Due depositors	.....	.....	....	8,591,951 17
Due banks (deposits)	.....	.....	....	538,067 19

BROOKLYN TRUST COMPANY — (*Concluded*).

LIABILITIES.	Rate of Interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Court and trust funds	\$1,097,466 87	
Certified checks.....	70,394 99	
Dividends unpaid	50,010 00	
Interest accrued	69,235 32	
					\$11,407,125 54
Surplus.....	\$1,520,620 96

BUFFALO LOAN, TRUST AND SAFE DEPOSIT COMPANY, BUFFALO.

[Examined December 15, 1894.]

EXAMINATIONS.

41

ASSETS.	Rate of Interest	Amount at par.	MARKET VALUE.		Total.
			Rate.	Amount.	
Bonds and mortgages.....	Var.	.....	....	\$469,961 98	
United States bonds.....	4	.....	114	114,000 00	
Collateral loans.....	..	\$100,000 00	....	579,014 52	
Cash.....	28,846 79	
Due from banks.....	280,818 23	
Vaults.....	..	18,000 00	....	9,000 00	
Interest accrued.....	23,763 43	\$1,484,398 95
LIABILITIES.					
Capital.....	\$200,000 00	
Due depositors.....	1,158,548 27	
Dividends unpaid.....	42 00	
Due East River Savings Institution, N. Y.....	50,000 00	
Interest, taxes and expenses accrued.....	21,119 91	1,430,710 18
Surplus.....	\$54,688 77

CENTRAL TRUST COMPANY OF NEW YORK — NEW YORK CITY.

[Examined December 18, 1894.]

ASSETS.	Rate of Interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Bonds and mortgages	4½, 5	\$128,324 25
New York city bonds	Var.	\$3,100,000 00	Var.	\$2,900,000 00	
Elmira, Cortland and Northern	6	100,000 00	100	100,000 00	
San Antonio and Aransas Pass	4	592,320 00	87½	340,561 00	
Troy City railway first	5	126,000 00	100	126,000 00	
United Traction Electric first	5	460,000 00	97	388,000 00	
Pittsburg, Shenango and L. E. first	5	50,000 00	87½	43,750 00	
Consolidated Traction Company, 40 years	5	20,000 00	100	20,000 00	
Broadway and Seventh Avenue first consolidated	5	130,000 00	110	143,000 00	
People's Gas-Light and Coke Company first	6	260,000 00	85	221,000 00	
Lowery Equitable Insurance certificates	6	320,000 00	100	320,000 00	
Atlanta and Charlotte Air Line	7	35,000 00	Cost.	36,519 60	
Minneapolis and St. Louis first consolidated	5	180,000 00	91	163,800 00	
Municipal Gas Company, Albany, 176 shares, \$100 each. ....	....	17,600 00	140	24,640 60
Loans	4,896,270 60
Bills purchased	16,815,928 07
Real estate, banking house	880,800 01
Due from Bank of America	850,000 00
Due from National Union Bank	
Due from Merchants' National Bank	
Cash on hand	6,922,924 19
Interest and rent accrued	845,806 81
					\$30,324,648 98

LIABILITIES.

Capital .....	.....	\$1,000,000 00
Due depositors .....	.....	23,888,605 80
Interest accrued .....	.....	408,773 84
Rebate on bills purchased .....	.....	9,859 88
Taxes accrued .....	.....	13,800 00
Expenses accrued .....	.....	5,000 00
		24,276,588 47
Surplus .....	.....	\$5,949,110 46

COLUMBUS TRUST COMPANY — NEWBURGH.

[Examined January 9, 1896.]

ASSETS.	Rate of Interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Bonds and mortgages	5 & 6	.....	.....	.....	\$33,800 00
Long Island City bonds	4½	\$5,000 00	102½	\$5,202 86	
Niagara Falls city bonds	4	20,000 00	105½	21,117 78	
Bills discounted .....	.....	.....	.....	\$119,002 98	26,320 14
Less doubtful .....	.....	.....	.....	1,360 00	
Collateral loans .....	.....	.....	.....	.....	117,302 98
Demand loans .....	.....	.....	.....	.....	40,072 84
Furniture and fixtures .....	.....	.....	.....	.....	8,608 25
Cash .....	.....	.....	.....	.....	1,800 00
Due from Chase National Bank, N. Y. ..	.....	.....	.....	.....	14,554 63
Due from other banks .....	.....	.....	.....	.....	26,905 78
Interest accrued on bonds and mortgages ..	.....	.....	.....	\$1,245 17	
Interest accrued on demand loans .....	.....	.....	.....	57 86	
Interest accrued on bank balance .....	.....	.....	.....	32 22	
					1,825 25
					\$337,441 59
LIABILITIES.					
Capital .....	.....	.....	.....	\$100,000 00	
Due Orange Co. S. D. and T. Co., Middletown ..	.....	.....	.....	887 45	
Due depositors .....	.....	.....	.....	202,106 43	
Rebate on loans and discounts .....	.....	.....	.....	1,800 25	

EXAMINATIONS.

4

Rebate on time collateral loans	.....	.....	.....	425 78
	Interest accrued.....	.....	.....	1,000 00
	Salaries and rent accrued.....	.....	.....	167 97
				805,889 83
Surplus .....	.....	.....	.....	\$31,601 77

CONTINENTAL TRUST COMPANY OF THE CITY OF NEW YORK.

[Examined November 27, 1894.]

ASSETS.	Rate of Interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Bonds and mortgages	Var.	.....	.....	.....
New York city bonds	Var.	\$357,000 00	Var.	\$351,400 00	\$307,100 00
Chicago and Northern Pacific receipts	5	40,000 00	43	16,800 00	
New York, Lake Erie and Western funded	5	20,000 00	67½	18,500 00	
Minneapolis and St. Louis receipts	5	20,000 00	91	18,200 00	
Pittsburg, Akron and Western first	5	58,000 00	25	14,500 00	
San Antonio and Aransas Pass first	4	55,000 00	57	31,850 00	
San Antonio and Aransas Pass scrip .....	...	200 00	50	100 00	
Savannah, Americus and Montgomery	7	25,000 00	100	25,000 00	
Toledo, St. Louis and Kansas City	6	25,000 00	62	15,500 00	
American Union Life Insurance Co. stock, 25 shares, \$100 each .....	...	2,500 00	100	2,500 00	1,088,850 00
Nashville Electric railway stock, 72 shares, \$100 each .....	...	7,200 00	...	...
New Mexico Land and Irrigation Co. ....	...	1,000 00	...	\$307,691 48	
Call loans .....	...	.....	...	645,650 00	
Time loans .....	...	.....	...	.....	1,453,841 48
Bills purchased .....	...	.....	...	.....	123,771 00
Advanced to trusts .....	...	.....	...	.....	8,888 03
Interest accrued .....	...	.....	...	.....	20,910 03
Cash in Manhattan Co. ....	...	.....	...	.....	460,788 43
Cash on hand .....	...	.....	...	.....	2,993 17
Nashville Electric railway	Cost.	\$73,410 16	.....	Estimated.	50,000 00
Less estimated loss on loans Lansing City street railroad ..	...	.....	...	.....	\$3,410,081 06
					40,000 00
					\$3,870,081 06

LIABILITIES.

Capital stock .....	.....	.....	\$500,000 00
Due depositors .....	.....	.....	2,539,055 79
Cashier coupons and dividends checks .....	.....	.....	489 50
Interest accrued .....	.....	.....	21,889 94
Rebate on bills purchased .....	.....	.....	2,606 68
			<hr/>
			3,068,991 91
Surplus .....	.....	.....	<hr/>
			\$306,069 15

EXAMINATIONS.

REPORT ON TRUST COMPANIES.

FARMERS' LOAN AND TRUST COMPANY — NEW YORK CITY.

[Examined December 26, 1894.]

ASSETS.	Rate of Interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Bonds and mortgages.....	4½ & 5	\$305,800 00
United States bonds.....	Var.	\$3,303,400 00	Var.	\$3,855,712 00	
District of Columbia bonds.....	3.65	300,000 00	115	845,000 00	
New York city bonds.....	8	2,000,000 00	102	2,040,000 00	
Consolidated Gas Co., New York, stock.....	Var.	870,000 00	Var.	997,500 00	7,955,607 00
Second Avenue Railroad Co. stock.....	5	100,000 00	105	105,000 00	
Pittsburg, Cincinnati, Chicago and St. Louis railway stock.....	4½	200,000 00	106	212,000 00	
Chicago, Milwaukee and St. Paul railway stock.....	4	250,000 00	91½	238,750 00	
Northern Pacific railroad stock.....	6	118,000 00	78	92,040 00	18,477,444 43
Chicago, Rock Island and Pacific Railway Co. stock.....	5	87,000 00	91½	79,605 00	
Loans.....	\$18,577,444 42	926,500 00
Less estimated loss on same.....	....	.....	....	100,000 00
Bills receivable.....	1,000,000 00
Real estate, banking house.....	....	.....	....	.....
Cash deposited.....	8,725,861 23
Cash on hand.....	....	.....	....	.....
Suspense account value.....	200,454 24
Interest, commissions and rents accrued.....	....	.....	....	.....
					171,676 47
					\$33,765,864 08

LIABILITIES.			
Capital .....	.....	.....	\$1,000,000 00
Due depositors .....	.....	.....	27,290,097 84
Certified checks .....	.....	.....	181,870 01
Dividends unpaid .....	.....	.....	8,571 75
Interest accrued .....	.....	.....	221,325 28
			28,626,864 88
Surplus.....	.....	.....	\$4,189,019 65

REPORT ON TRUST COMPANIES.

FIDELITY TRUST AND GUARANTY COMPANY OF BUFFALO.

[Examined December 17, 1894.]

ASSETS.	Rate of Interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Bonds and mortgages	Var.	...	...	...	\$747,415 00
United States bonds	2	\$50,000 00	98	\$49,000 00	
Niagara city bonds	4	7,000 00	Var.	7,173 88	
Lancaster town bonds	5	15,000 00	Var.	15,220 88	
Eden town bonds	4	2,400 00	100	2,400 00	
The Olean Electric Light and Power Co., bonds	6	12,000 00	Var.	12,153 00	
Buffalo city warrants .....	...	...	...	...	85,946 21
Demand loans .....	...	...	...	...	2,385 84
Due from banks .....	...	...	...	...	879,843 50
Due from Northern Trust Co., Chicago .....	...	...	...	...	476,805 14
Due from Merchants' Bank, Lockport. (Failed) .....	...	988 57	...	...	383 45
Cash .....	...	...	...	...	9,783 87
Exchanges .....	...	...	...	...	2,184 99
Cash items .....	...	...	...	...	983 48
Furniture and fixtures .....	...	1,784 25	...	...
Interest accrued .....	...	...	...	...	24,479 92
					\$2,380,788 18

LIABILITIES.

Capital.....	.....	.....	.....	\$500,000 00
Due to banks, trust companies and savings banks.....	.....	.....	.....	168,497 27
Due depositors .....	.....	.....	.....	1,084,068 66
Due trust deposits .....	.....	.....	.....	114,907 58
Due court deposits .....	.....	.....	.....	55,018 60
Certificates of deposit.....	.....	.....	.....	819,012 68
Interest accrued .....	.....	.....	.....	18,821 48
Salaries accrued.....	.....	.....	.....	615 00
				2,205,941 17
Surplus ... ..	.....	.....	.....	\$24,848 01

EXAMINATIONS.

HAMILTON TRUST COMPANY — BROOKLYN.

[Examined December 26, 1894.]

ASSETS.	Rate of Interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Bonds and mortgages	Var.	\$365,000 00	\$368,725 00	\$488,590 00
Brooklyn city bonds.	8 & 4	50,000 00	Var.	50,000 00	
Kings county certificates	4	20,000 00	100	17,200 00	
Union Elevated railroad	6	35,000 00	6	9,800 00	
Northern Pacific land grant	5	10,000 00	28	6,600 00	
Mobile and Ohio	4	25,000 00	66	17,000 00	
Kings County Elevated 1st	5	55,000 00	66	55,000 00	
Crescent Athletic Club	5	20,000 00	100	21,800 00	
Brooklyn City and Newtown	5	10,000 00	109	4,000 00	
Chicago and Northern Pacific	5	10,000 00	94	9,400 00	
Chicago and Eastern Illinois	5	70,000 00	109	76,800 00	
Atlantic Avenue railroad	5	10,000 00	87	8,700 00	
Union Pacific collateral trust notes	6	10,000 00	90	9,000 00	
Columbus and Hocking Valley	5	10,000 00	70	7,000 00	
Wabash 2d	5	20,000 00	75	15,000 00	
Cheapeake and Ohio general	4½	20,000 00	80	16,000 00	
Toledo A. A. and No. M. 1st	6	10,000 00	96	9,600 00	
Louisville, N. A. and Chicago	6	20,000 00	65	13,000 00	
Brooklyn Elevated 2d	5	10,000 00	90	9,000 00	
Columbus Hocking Valley and Toledo	6	15,000 00	74	11,100 00	
Seaside and Brooklyn Bridge	5	3,000 00	80	600 00	
Winona and Southwestern	6	10,000 00	104½	10,450 00	
Chicago, Rock Island and Pacific 1st ex	5	53,636 78	83	48,729 15	
Long Island Traction and Brooklyn Heights	6	30,000 00	86	25,800 00	
Western Union stock, 800 shares	5	10,000 00	119	11,900 00	
Con. and St. Paul preferred stock, 100 shares	7	10,000 00	5	500 00	
Columbus and Hocking Coal and Iron stock, 100 shares	

EXAMINATIONS.

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Pullman Palace Car, 480 shares, \$100 each	8	48,000 00	155	74,400 00	\$2,448,172 80
Baltimore and Ohio, 200 shares, \$100 each	...	20,000 00	62	12,400 00	484,667 89
Franklin Safe Deposit Co., 2,200 shares, \$25 each	...	55,000 00	100	55,000 00	1,968,574 87
Lake Shore and Michigan Southern, 400 shares, \$100 each	...	40,000 00	186	54,400 00	2,088,892 87
Delaware and Hudson Canal, 500 shares, \$100 each	...	50,000 00	126	68,000 00	485,583 66
Pennsylvania City Development Co., 7,428 shares, \$100 each	...	742 80	100	742 80	37,870 85
H. B. Claflin, 174 shares, \$100 each	...	17,400 00	Var.	17,900 00	\$8,075,860 24
Brooklyn Traction, 800 shares, \$100 each	...	80,000 00	Var.	38,000 00	
H. R. Worthington, 470 shares, \$100 each	...	47,000 00	Var.	28,240 00	
Long Island Traction, 15,000 shares, \$100 each	...	150,000 00	12	18,000 00	
Metropolitan West Side Elevated, 260 shares, \$100 each	...	25,000 00	35	6,200 00	
West Side Construction Co., 180 shares, \$100 each	...	18,000 00	60	10,800 00	
St. Louis, Alton and Terre Haute, 200 shares, \$100 each	...	20,000 00	85	7,000 00	
Norwich Street railway, 125 shares, \$100 each	...	12,500 00	90	11,200 00	
Bills purchased	...	.....	...	.....
Loans on collateral	...	.....	...	.....
Cash on hand	...	.....	...	\$31,908 89	
Cash deposited	...	.....	...	1,976,488 98	
Real estate, banking house and lot	...	.....	...	.....
Interest accrued	...	.....	...	.....
LIABILITIES.					
Capital	...	.....	...	\$1,000,000 00	
Due depositors	...	.....	...	5,079,698 11	
Due banks, etc.	...	.....	...	1,079,840 28	
Certified checks	...	.....	...	18,412 28	
Trust accounts	...	.....	...	88,688 64	
Dividends unpaid	...	.....	...	2,684 00	
Interest accrued	...	.....	...	18,002 71	
Interest unearned on time bills	...	.....	...	4,982 88	
Surplus	...	.....	...	.....	7,291,653 85
	...	.....	...	.....	\$784,206 89

HAMILTON TRUST COMPANY — BROOKLYN.

[Examined December 26, 1894.]

ASSETS.	Rate of Interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Bonds and mortgages	Var.	\$365,000 00	...	\$365,735 00	\$483,590 00
Brooklyn city bonds	8 & 4	50,000 00	Var.	50,000 00	
Kings county certificates	4	20,000 00	100	17,200 00	
Union Elevated railroad	6	35,000 00	86	9,800 00	
Northern Pacific land grant	5	10,000 00	28	6,600 00	
Mobile and Ohio	4	25,000 00	66	17,000 00	
Kings County Elevated 1st	5	55,000 00	68	55,000 00	
Crescent Athletic Club	5	20,000 00	100	21,800 00	
Brooklyn City and Newtown	5	10,000 00	103	4,000 00	
Chicago and Northern Pacific	5	10,000 00	40	9,400 00	
Chicago and Eastern Illinois	5	70,000 00	94	76,800 00	
Atlantic Avenue railroad	5	10,000 00	103	8,700 00	
Union Pacific collateral trust notes	6	10,000 00	87	9,000 00	
Columbus and Hocking Valley	5	10,000 00	90	7,000 00	
Wabash 2d	5	20,000 00	70	15,000 00	
Chesapeake and Ohio general	4	20,000 00	75	16,000 00	
Toledo A. A. and No. M. 1st	6	10,000 00	80	9,600 00	
Louisville, N. A. and Chicago	6	20,000 00	98	18,000 00	
Brooklyn Elevated 2d	5	10,000 00	65	9,000 00	
Columbus Hocking Valley and Toledo	6	15,000 00	90	11,100 00	
Seaside and Brooklyn Bridge	5	2,000 00	74	600 00	
Winona and Southwestern	6	10,000 00	80	10,450 00	
Chicago, Rock Island and Pacific 1st ex	5	52,685 78	104	48,739 15	
Long Island Traction and Brooklyn Heights	6	80,000 00	88	25,800 00	
Western Union stock, 800 shares	5	10,000 00	86	11,900 00	
Con. and St. Paul preferred stock, 100 shares	7	10,000 00	119	500 00	
Columbus and Hocking Coal and Iron stock, 100 shares	10,000 00	5		

EXAMINATIONS.

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Newburgh Electric railroad 1st	6	18,500 00	100	18,500 00	935,809 75
Loans on collaterals	2,087,717 80
Bills purchased .....	...	.....	...	.....	15,685 00
Cash on hand .....	...	.....	...	.....	19,304 78
Due from banks .....	...	.....	...	.....	580,595 44
Furniture and fixtures .....	...	.....	...	.....	8,000 00
Interest accrued .....	...	.....	...	.....	89,704 77
					\$4,110,246 99
LIABILITIES.					
Capital .....	...	.....	...	\$500,000 00	
Due depositors .....	...	.....	...	2,252,870 57	
Certificates of deposit .....	...	.....	...	869,570 69	
Court and trust funds .....	...	.....	...	45,844 67	
Certified checks .....	...	.....	...	85,887 53	
Dividends unpaid .....	...	.....	...	24 00	
Interest and expenses accrued .....	...	.....	...	29,751 07	
					3,783,948 53
Surplus. ....	...	.....	...	.....	\$377,308 47

ITHACA TRUST COMPANY — ITHACA.

[Examined February 20, 1895.]

ASSETS.	Rate of Interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Bonds and mortgages.....	Var.	\$97,189 27
Brooklyn city local improvement bonds.....	8	\$30,000 00	100	\$30,000 00	
Arapahoe county, Col., school district.....	6	2,500 00	Var.	2,492 50	
Pueblo county, Col., school district.....	5	9,000 00	Var.	8,888 60	
Barnes county, N. Dakota.....	5	9,500 00	100	9,500 00	
Salt Lake City, Utah, school bonds.....	5	5,000 00	98½	4,925 00	
Yankton county, So. Dakota, ref.....	4½	17,000 00	94.59	14,879 50	
Lincoln Gas Co., Lincoln, Neb.....	6	27,000 00	98.555	26,610 00	
City of Seguin, Texas, school bonds.....	6	8,000 00	100	8,000 00	
Atchison, Topeka and Santa Fe R. R. gen. mtge.....	4	10,000 00	64½	6,450 00	
Logan county, Oklo. Ter., ref.....	6	4,000 00	98.817	3,932 66	
Oklahoma county, Oklo. Ter., ref.....	6	4,500 00	98.888	4,427 19	
City of Cheyenne, Wyo., school district.....	6	10,000 00	100	10,000 00	
Albany county, Wyo., funding.....	6	4,000 00	100	4,000 00	
City of Ogden, Utah, bonds.....	5	10,000 00	99	9,900 00	
CACHE county, Utah, bonds.....	5	5,000 00	99	4,950 00	
Utah Territory bonds.....	5	5,000 00	100	5,000 00	
City of No. Yakima, Wash., sewer bonds.....	6	8,500 00	100	8,500 00	
Long Island R. R. Co. No. Shore branch bonds.....	5	10,000 00	105	10,500 00	
County of Kootenia, Idaho, bonds.....	6	10,000 00	100	10,000 00	
Board of Education, city of Parsons, Kans., bonds.....	6	10,000 00	100	10,000 00	
Crow Wing county, Minn., railroad aid bonds.....	6	6,000 00	99.767	5,986 02	
Chicago and Eastern Illinois gen. con.....	5	5,000 00	96½	4,825 00	
Arizona Territory gold funding.....	5	10,000 00	100	10,000 00	
Sayre, Pa., school district building bonds.....	5	8,500 00	100	8,500 00	
Pai Upsilon Association of Ithaca bonds.....	6	2,400 00	100	2,400 00	
Loans on collaterals.....	209,166 47
Bills receivable.....	27,875 00
					19,407 80

EXAMINATIONS.

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Real estate.....	10,000 00
Metropolitan Trust Co., N. Y.	84,538 80
Cash.....	6,097 98
Tompkins County National Bank, Ithaca.....	7,164 44
Interest accrued .....	.....	.....	.....	5,279 73
				<u>\$166,318 64</u>
LIABILITIES.				
Capital .....	.....	.....	\$100,000 00	
Due depositors .....	.....	.....	845,777 01	
Interest accrued .....	.....	.....	.....
Salaries and rent accrued.....	.....	\$1,171 40	.....
		<u>493 00</u>	.....
			1,664 40	
			<u>.....</u>	447,441 41
Surplus .....	.....	.....	.....	<u>\$18,777 28</u>

REPORT ON TRUST COMPANIES.

KINGS COUNTY TRUST COMPANY -- BROOKLYN.

[Examined December 28, 1894.]

ASSETS.	Rate of Interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Bonds and mortgages	Var.				
United States bonds	4	\$50,000 00	114	\$57,000 00	
New York city bonds	2½	50,000 00	95	47,500 00	
Brooklyn city bonds	8 & 4	55,000 00	Var.	58,100 00	
Brooklyn city certificates	4	250,000 00	100	250,000 00	
Kings county certificates	3	50,000 00	101½	50,750 00	
New York and Brooklyn bridge bonds	5	12,000 00	104	12,480 00	
Town of Flatlands	6	174,424 00	100	174,424 00	
Town of Gravesend	6	2,000 00	60	1,200 00	
Toledo A. A. and L. M. first	7	7,000 00	128	8,610 00	
Morgan's L. and T.	5	8,000 00	99	7,920 00	
Eliza, Lex. and Big Sandy	7	10,000 00	106	10,600 00	
St. Louis and Iron Mountain 2d	6	14,000 00	109	15,260 00	
New York and New England	6	25,000 00	106	26,500 00	
New York Biscuit Co.	6	55,000 00	88	48,400 00	
Union Pacific gold coll. tr. notes	8	60,000 00	100	60,000 00	
National Cordage Co. coup. notes	5	10,000 00	109	10,900 00	
Brooklyn City and Newtown R. R. Co.		5,000 00	87	4,350 00	
Western Union stock, 50 shares		20,000 00	5	1,000 00	
Col., Hocking Valley, C. and L, 300 shares		30,000 00	65	19,500 00	
Cons. gas, Baltimore, 300 shares		40,000 00	23	8,000 00	
Pacific Mail, 400 shares		20,000 00	100	20,000 00	
Edison Elec. Ill. Co., N. Y., 200 shares					
Loans on collaterals					898,294 00
Bills purchased					2,639,848 48
Real estate					744,040 80
Cash on hand					10,147 90
Cash in banks					32,739 70
					234,568 45
					\$366,631 98

Trust investments.....	.....	.....	.....	.....	606,746 40
Interest accrued.....	.....	.....	.....	.....	38,128 50
					\$5,645,381 11
LIABILITIES.					
Capital.....	.....	.....	.....	.....	\$500,000 00
Due depositors.....	.....	.....	.....	.....	8,187,188 61
Due to banks.....	.....	.....	.....	.....	594,281 51
Court and trust funds.....	.....	.....	.....	.....	702,324 48
Certified checks.....	.....	.....	.....	.....	17,983 48
Dividend unpaid.....	.....	.....	.....	.....	154 00
Trust checks outstanding.....	.....	.....	.....	.....	76 00
Interest accrued.....	.....	.....	.....	.....	86,718 05
					5,088,685 08
Surplus.....	.....	.....	.....	.....	\$607,246 03

KNICKERBOCKER TRUST COMPANY—NEW YORK CITY.

[Examined January 15, 1895.]

ASSETS.	Rate of Interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Bonds and mortgages	Var.	.....	....	.....	\$323,500 00
United States bonds	Var.	\$681,000 00	Var.	\$768,320 00	
District of Columbia bonds	Var.	380,000 00	Var.	440,590 00	
New York city bonds	Var.	750,000 00	Var.	750,250 00	
Brooklyn city bonds	4	120,000 00	Var.	124,700 00	
Rochester local improvement bonds	8½	100,000 00	100	100,000 00	
City of Boston bonds	8½	100,000 00	106	106,000 00	
City of Buffalo bonds	8½	4,568 40	100	4,568 40	
Jersey City, N. J., bonds	4½	50,000 00	100	50,000 00	
Detroit, Bay City and Alpena	6	50,000 00	48	24,000 00	
Milwaukee and Northern	6	9,000 00	119	10,710 00	
Central Washington railroad	5	50,000 00	50	25,000 00	
Savannah and Western con.	5	100,000 00	50	50,000 00	
Coeur d'Alene railway and navigation	6	50,000 00	60	30,000 00	
Democratic Club	6	10,060 00	100	10,000 00	
Long Island Ferry Company	4½	50,000 00	98	49,000 00	
Northern Pacific collateral trust	6	250,000 00	77	192,800 00	
Land and River Improvement Company stock 137.65 shrs. ....	....	12,765 00	175	22,838 75	
West Superior Iron and Steel Company .....	....	70,000 00	60	43,000 00	
Baltimore and Ohio Car Trust	4½	6,000 00	160	6,000 00	
Empire and Bay State Telegraph Company 165 shrs.	4	16,500 00	72	11,890 00	
University City of New York	4	100,000 00	100	100,000 00	
City of Yonkers, current expense	2½	16,000 00	100	16,000 00	
Demand loans .....	....	.....	....	.....	2,338,757 15
Due from banks .....	....	.....	....	.....	4,495,976 70
Cash on hand .....	....	.....	....	.....	584,867 48
					60,813 67

LIABILITIES.				\$8,478,292 16
Capital .....	.....	.....	\$1,000,000 00	
Due depositors .....	.....	.....	7,087,260 74	
Certified checks .....	.....	.....	23,948 96	
Coupon and dividend checks .....	.....	.....	1,055 86	
Interest accrued .....	.....	.....	27,465 98	
				8,089,721 04
Surplus .....	.....	.....	.....	\$888,571 12

LONG ISLAND LOAN AND TRUST COMPANY — BROOKLYN.

[Examined January 9, 1895.]

ASSETS.	Rate of Interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Bonds and mortgages	Var.	\$407,831 48
United States bonds	4	\$450,000 00	114	\$518,000 00	
Brooklyn city bonds	4	108,000 00	109	112,270 00	
Jersey City bonds	7	50,000 00	108	54,000 00	
Western Union Telegraph Company stock	5	10,000 00	107	10,700 00	
Pittsburg Junction Railroad Company stock	6	25,000 00	116	29,000 00	
Montana Central stock	5	25,000 00	103	25,750 00	
Philadelphia and Reading stock	4	50,000 00	73	36,000 00	
Brooklyn City railway stock	5	25,000 00	113	28,250 00	
Broadway Railway Company stock	5	30,000 00	100	30,000 00	
Fulton Municipal Gas Company stock	6	20,000 00	100	20,000 00	
Laclede Gas-Light Company stock	5	15,000 00	98	13,950 00	
New Williamsburgh and Flatbush stock	7	8,000 00	108	8,080 00	
Knickerbocker Ice Company stock	5	20,000 00	95	19,000 00	
Equitable Gas-Light Company, N. Y., stock	6	20,000 00	108	20,800 00	
Chicago, Rock Island and Pacific deb. stock	5	15,000 00	101	15,150 00	
Chicago and St. Louis Railroad Company stock	6	10,000 00	100	10,000 00	
Rome, Watertown and Ogdensburgh stock	5	17,000 00	118	20,050 00	
Marquette, Houghton and Ontawaga stock	6	5,000 00	100	5,000 00	
Citizens' Gas-Light Company (Brooklyn) stock	5	40,000 00	100	40,000 00	
Williamsburgh Gas-Light Company stock	6	25,000 00	106	26,500 00	
Grand Street and Newtown Railroad stock	5	25,000 00	104	26,000 00	
Chicago, Burlington and Quincy debenture stock	5	10,000 00	100	10,000 00	
Louisiana and Missouri River second	7	10,000 00	110	11,000 00	
Norfolk and Southern stock	5	50,000 00	100	50,000 00	
People's Gas-Light Company stock	5	10,000 00	97	9,700 00	
New York and Cuba Mail S. S. stock	6	15,000 00	100	15,000 00	

EXAMINATIONS.

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Coney Island and Brooklyn stock.....	6	15,000 00	100	15,000 00	1,848,502 87
Jacksonville, Tampa and Key West rec. certificates.....	8	25,000 00	100	25,000 00	1,172,590 00
Nassau Gas-Light certificate.....	5	8,000 00	100	8,000 00	810,750 00
Brooklyn Heights and L. I. Traction notes.....	6	52,685 74	85	44,783 87	
New York and Perry Coal Company first.....	6	10,000 00	25	2,500 00	
New York and Harlem stock, 40 shares, \$50 each.....		2,000 00	250	5,000 00	
Brooklyn City railroad stock, 4,000 shares, \$10 each.....		40,000 00	168	67,200 00	
Long Island Traction stock, 500 shares, \$100 each.....		50,000 00	13	6,000 00	
Consolidated Gas Company stock, 200 shares, \$100 each.....		20,000 00	180	26,000 00	
Demand loans.....		.....	...	.....
Time loans.....		.....	...	.....
Cash on hand.....		\$151,191 68		.....
Cash deposited.....		436,285 94		.....
Banking house and lot.....		.....	...	.....	587,477 68
Other real estate.....		.....	...	.....	110,000 00
Interest accrued.....		.....	...	.....	18,445 78
		.....	...	.....	22,017 01
		.....	...	.....	\$3,977,604 76
LIABILITIES.					
Capital.....		.....	...	\$500,000 00	
Due depositors.....		.....	...	2,475,424 69	
Due banks (deposits).....		.....	...	587,881 29	
Court and trust funds.....		.....	...	25,618 89	
Certified checks.....		.....	...	7,870 63	
Dividends unpaid.....		.....	...	766 00	
Interest accrued.....		.....	...	18,455 69	
		.....	...	.....	8,610,963 19
Surplus.....		.....	...	.....	\$366,642 57

MANHATTAN TRUST COMPANY — NEW YORK CITY.

[Examined December 7, 1894.]

ASSET 3.	Rate of Interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Bonds and mortgages	5	.....	Var.	.....	\$44,000 00
United States bonds	4 & 6	\$911,500 00	.....	\$1,014,695 00	
Grattan township, Nebraska, bonds	6	18,000 00	100	18,000 00	
Flint and Pere Marquette (P. H. division) stock	5	13,000 00	83	9,840 00	
Lehigh and Wilkes Barre Coal stock	7	60,000 00	108	64,800 00	
Chicago, Burlington and Quincy stock	7	50,000 00	124	62,000 00	
Sioux City and Northern first	5	200,000 00	92½	186,000 00	
Plainfield Water Supply Co. stock	5	14,000 00	95	13,300 00	
Kentucky Central stock	4	50,000 00	84	42,000 00	
Pittsburg and Western stock	4	40,000 00	83	33,200 00	
Peoria and Eastern stock	4	50,000 00	78	39,000 00	
Louisville and Nashville stock	4	25,000 00	78	19,500 00	
United Electric Securities Co. stock	5	38,000 00	90	34,200 00	
Nashville, Chattanooga and St. Louis stock	5	50,000 00	100	50,000 00	
Cleveland, Cincinnati, Chicago and St. Louis (C., W. and M. div.) stock	4	100,000 00	92	92,000 00	
St. Paul, Minneapolis and Manitoba stock, 1,300 shares, \$100 each	5	130,000 00	108	140,400 00	
Iowa Central stock	Var.	25,000 00	87	21,750 00	
Chesapeake and Ohio stock	Var.	200,000 00	Var.	166,500 00	
Great Northern stock	4	60,000 00	90	54,000 00	
Oregon Short Line and Utah N. stock	5	50,000 00	46½	23,250 00	
San Antonio and Aransas Pass stock	4	55,200 00	57	31,464 00	
Minneapolis Brewing Co. stock	7	10,000 00	100	10,000 00	
Consolidated Traction Co. stock	5	50,000 00	89	44,500 00	
Minneapolis and St. Louis stock	5	50,000 00	90	45,000 00	
Lawrence railroad stock	7	25,000 00	103	25,500 00	
Cameron Iron and Coal stock, 504 shares, \$100 each .....	.....	50,400 00	.....	.....	8,760 00
London and New York Investment Co. stock, 250 shares, \$30 each .....	.....	12,500 00	.....	.....	8,652 00
United States Cordage Co. guar. preferred stock, 432.60 shares, \$100 each	43,260 00	30	

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Fidelity Ins., Trust and Safe Deposit Co., Phila., stk., 25 shares, \$100 each	...	2,500 00	300	7,500 00	
Washington Loan and Trust Co., Wash., D. C. stock, 50 shares, \$100 each	...	5,000 00	100	5,000 00	
Lawyers' Surety Co. stock, 50 shares, \$100 each	...	5,000 00	100	5,000 00	
Penn. City Development Co. stock, 250 shares, \$100 each	...	25,000 00	80	7,500 00	
Interstate Casualty Co. stock, 34 shares, \$100 each	...	3,400 00	100	8,400 00	
Consolidated Traction Co. stock, 250 shares, \$100 each	...	25,000 00	82	8,000 00	
Minneapolis Brewing Co. stock, 250 shares, \$100 each	...	25,000 00	20	5,000 00	
National Rice Milling Co. preferred stock, 100 shares, \$100 each	...	10,000 00	...	5,000 00	
National Rice Milling Co. common stock, 50 shares, \$100 each	...	5,000 00	...		2,398,701 00
Call loans.	...	...	...	\$1,009,801 60	
Time loans	...	...	...	468,500 00	
Cash deposited	...	...	...	...	1,478,301 90
Cash on hand	...	...	...	...	3,393,307 38
Due for collection	...	...	...	...	150,500 00
Furniture and vault	...	...	...	...	12,064 12
Interest accrued	Cost.	27,531 89	...	Est'd value.	20,000 00
Commissions accrued	...	...	...	...	17,440 94
	...	...	...	...	19,810 87
	...	...	...	...	\$7,368,625 89
LIABILITIES					
Capital	...	...	...	\$1,000,000 00	
Due depositors	...	...	...	6,118,486 51	
Certified checks	...	...	...	48,175 24	
Interest accrued	...	...	...	5,844 40	
Surplus	...	...	...	...	7,167,476 15
	...	...	...	...	\$301,149 74

THE MERCANTILE TRUST COMPANY — NEW YORK CITY.

[Examined December 28, 1894.]

ASSETS.	Rate of Interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Bonds and mortgages	Var.				\$527,808 94
United States bonds	4 & 5	\$1,090,000 00	Var.	\$1,862,600 00	
New York city bonds	8	650,000 00	103	663,000 00	
St. Louis, Iron Mountain and Southern Railway Con. bonds	5	650,000 00	79	518,500 00	
Pennsylvania Company guaranteed bonds	4½	200,000 00	118	226,000 00	
Western Union coll. trust bonds	5	100,000 00	110	110,000 00	
Chicago, Burlington and Quincy bonds	4	380,000 00	94	357,200 00	
St. Louis and Iron Mountain extension first mtge.	5	167,000 00	100	167,000 00	
West Shore gold bonds	4	200,000 00	106½	213,000 00	
Chicago and Northwestern debenture bonds	5	48,000 00	107	51,860 00	
Union Pacific railway extension bonds	8	44,000 00	98	48,120 00	
Manhattan railway stock, 2,000 shares		200,000 00	105	210,000 00	
Chicago, Milwaukee and St. Paul preferred stock, 1,000 shares		100,000 00	118	118,000 00	
New York Central railroad stock, 1,500 shares		150,000 00	99½	149,250 00	
Loans				\$15,207,789 69	4,664,080 00
Less probable loss				70,000 00	
Bills receivable					15,187,789 69
Trust investments					1,396,668 83
Sundry advances					714,390 13
Real estate					198,689 42
Cash on hand	Cost.	65,679 00		Est'd value.	40,000 00
Cash deposited					26,678 11
Interest accrued					5,099,159 04
					239,388 00
					\$27,953,787 15

LIABILITIES.			
Capital .....	.....	.....	\$2,000,000 00
Due depositors .....	.....	.....	23,164,801 88
Deposit in trust .....	.....	.....	729,742 28
Treasurer's checks .....	.....	.....	1,052 75
Certified checks .....	.....	.....	6,166 65
Interest accrued .....	.....	.....	120,084 00
			26,021,846 96
Surplus .....	.....	.....	\$1,982,440 19

THE METROPOLITAN TRUST COMPANY — NEW YORK CITY.

[Examined January 14, 1895.]

ASSETS.	Rate of Interest.	Amount at par.	MARKET VALUE		Totals.
			Rate.	Amount.	
Bonds and mortgages	6	.....	....	.....	\$200,000 00
United States bonds	Var.	\$480,000 00	Var.	\$189,500 00	
New York city bonds	Var.	1,060,000 00	Var.	1,028,600 00	
Northern Illinois railway first mtge	5	50,000 00	108	54,000 00	
Sav., Fla. and Western Ry. Co. first mtge	6	50,000 00	118	56,500 00	
Bur., C. R. and N. Co. stock	5	90,000 00	96	86,400 00	
Fargo and Southern railway stock	6	50,000 00	116	58,000 00	
Peoria and Pekin Union first mtge	6	50,000 00	110	55,000 00	
Chicago, Rock Island and Pacific coll. ex. trust	5	800,000 00	Var.	297,000 00	
Pittsburg and Western	4	100,000 00	88	88,000 00	
Broad way and Seventh Avenue gold bonds	5	100,000 00	111	111,000 00	
Loans .....		.....	....	.....	2,319,000 00
Banking house .....		.....	....	.....	5,206,079 02
Cash on hand .....		.....	....	Est'd value.	550,000 00
Cash in Gallatin National Bank .....		.....	....	.....	13,212 85
Advanced to trusts .....		.....	....	.....	839,094 42
Interest accrued .....		.....	....	.....	8,473 40
		.....	....	.....	67,894 15
		.....	....	.....	\$9,186,693 84
LIABILITIES.					
Capital .....		.....	....	\$1,000,000 00	
Due depositors	7,127,085 09	
Interest accrued	49,238 10	
		8,176,268 19
Surplus	\$1,012,480 65

EXAMINATIONS.

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ASSETS.	Rate of Interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Bonds and mortgages	Var.	\$300,000 00	\$305,750 00	\$169,319 67
Brooklyn city bonds	8 & 4	35,000 00	Var.	26,250 00	
Flushing village	4	37,000 00	105	37,740 00	
South Brooklyn Central second	6	19,000 00	102	19,000 00	
Broadway railroad, Brooklyn	5	15,000 00	100	16,500 00	
South Ferry railroad	5	188,000 00	110	183,000 00	
Railroad Equipment Car Trust	6	50,000 00	100	80,000 00	
Louisville, St. Louis and Texas first	6	30,000 00	60	30,000 00	
Iowa and Illinois Coal Co. first	6	50,000 00	100	42,500 00	
Flint and Pere Marquette cons.	5	25,000 00	85	27,500 00	
Canada Southern railroad first	5	50,000 00	110	49,000 00	
C. and E. Illinois general cons.	5	25,000 00	98	26,000 00	
Norfolk and Western first guarantee, M. and W. division	5	125,000 00	104	132,500 00	
Chicago, Rock Island and Pacific extension	5	35,000 00	Var.	17,000 00	
Rio Grande and Western first	4	18,000 00	68	18,910 00	
Chesapeake and Ohio cons.	5	50,000 00	107	48,500 00	
Chicago and Indiana Coal first	5	50,000 00	97	46,000 00	
General Electric debentures	5	25,000 00	92	26,250 00	
Hecker, Jones, Jewell Milling Co	6	18,000 00	105	18,000 00	
Coney Island and Brooklyn certificates	6	25,000 00	100	189,000 00	
West Shore railroad guarantee	4	180,000 00	105	26,750 00	
Steinway Railroad Co. general	6	25,000 00	107	18,750 00	
Chesapeake and Ohio	4	25,000 00	75	25,500 00	
New York Central and St. Louis first	4	2,000 00	140	2,800 00	
Mount Morris Bank, 20 shares	4	4,673 08	....	714 00	
United States Cordage liquidation certificates	....	8,400 00	21	7,517 50	
United States Cordage liquidation certificates	....	15,035 00	50		
Waterbury and Marshall Co. preferred stock	....				1,356,431 50

THE NASSAU TRUST COMPANY OF THE CITY OF BROOKLYN — (Concluded).

ASSETS.	Rate of Interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate	Amount.	
Demand loans	\$431,560 00
Time loans	485,700 00
Bills receivable	120,260 00
Car Trust notes	159,383 89
Cash on hand	20,178 25
Cash deposited	869,744 56
Interest accrued	20,023 70
					\$3,453,499 07
LIABILITIES.					
Capital	\$500,000 00	
Due depositors	2,182,176 14	
Due banks	545,770 08	
Certified checks	2,078 71	
Secretary's checks	144 95	
Dividends unpaid	800 00	
Interest accrued	448 48	
Interest unearned on bills receivable	5,800 00	
					8,236,318 31
Surplus	\$316,285 76

NEW YORK GUARANTY AND INDEMNITY COMPANY -- NEW YORK CITY.

[Examined January 10, 1895.]

ASSETS.	Rate of Interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Bonds and mortgages	4-10				
United States bonds	Var.	\$1,200,000 00		\$1,337,480 00	
New York city bonds	8	1,172,939 50	102	1,196,398 29	
City of Brooklyn State House purchase and construction bonds	4	80,000 00	104	81,200 00	
New York and Brooklyn bridge bonds of the city of Brooklyn	4	100,000 00	109	109,000 00	
Atlantic Mutual scrip	6	22,000 00	105	23,100 00	
Rome, Watertown and Ogdensburgh Railroad Co. stock	5	100,000 00	116	116,000 00	
Lake Shore and Michigan Southern Railroad Co. stock	6	100,000 00	136	136,000 00	
St. Paul and Duluth Railroad Co. preferred stock	5	50,000 00	90	45,000 00	
West Side Construction Co. stock	....	36,000 00	50	18,000 00	
Long Island Traction Co. and Brooklyn Heights Railroad Co. joint collateral trust notes	6	48,654 57	80	38,923 65	
Minneapolis and St. Louis Railway Co. first consol mortgage bonds	5	64,000 00	91	58,240 00	
Broadway and Seventh Avenue Railroad Co. first mortgage bonds	5	61,000 00	110	70,400 00	
United Electric Securities Co. bonds	5	250,000 00	90	225,000 00	
Oregon Short Line and Utah Northern Railroad Co. bonds	5	49,000 00	47	23,030 00	
San Antonio and Aransas Pass Railway Co.	4	111,000 00	55	61,050 00	
Metropolitan West Side Elevated Railroad Co., Chicago	5	200,000 00	73	144,000 00	
Galveston City Railroad Co. consol mortgage bonds	5	879,000 00	85	747,150 00	
Southern Railway Co. first mortgage bonds	5	20,000 00	89	17,800 00	
Bangor and Aroostook Railroad Co. first mortgage bonds	5	100,000 00	90	90,000 00	
Loans on collateral	....				4,497,721 94
Bills purchased	....				4,464,855 12
Real estate	....				88,063 08
Receivables	Cost.	101,039 69		Est'd value.	100,000 00
undry debtors				82,687 14
Cash deposited				8,806,176 23

EXAMINATIONS.

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NEW YORK GUARANTY AND INDEMNITY COMPANY — NEW YORK CITY — (Concluded).

ASSETS.	Rate of Interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Cash on hand.....	\$15,208 87
Interest accrued.....	4,680 84
					\$18,060,841 67
LIABILITIES.					
Capital.....	\$3,000,000 00	
Due depositors.....	9,280,501 44	
Certified checks.....	219,661 18	
Dividends unpaid.....	4,400 00	
Taxes accrued.....	8,000 00	
Interest accrued.....	4,965 20	11,463,517 77
Surplus.....	\$1,597,888 90

NEW YORK LIFE INSURANCE AND TRUST COMPANY — NEW YORK CITY.

[Examined January 8, 1895.]

EXAMINATIONS.

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ASSETS.	Rate of Interest.	Amount at per.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Bonds and mortgages.....	Var.	\$9,257,000 00	...	\$9,441,480 00	\$1,483,245 00
United States bonds.....	Var.	334,000 00	Var.	334,360 00	
Massachusetts State bonds.....	5	22,000 00	111	24,420 00	
New Hampshire State bonds.....	6 & 7	114,000 00	Var.	141,240 00	
Albany and Susquehanna R. R. bonds.....	Var.	115,000 00	Var.	139,610 00	
Chicago, Milwaukee and St. Paul bonds.....	6	142,900 00	102	145,758 00	
Atlantic Mutual Insurance scrip.....	5	42,000 00	112½	47,145 00	
Central railroad, of New Jersey, bonds.....	4½	200,000 00	110	220,000 00	
Cleveland and Pittsburg railroad bonds.....	7	26,000 00	108½	28,470 00	
Chicago and Milwaukee railroad bonds.....	6	50,000 00	138½	64,250 00	
Chicago, St. Paul and Minneapolis bonds.....	7	480,000 00	120½	578,400 00	
Chicago, Burlington and Quincy bonds.....	Var.	1,160,000 00	Var.	1,467,500 00	
Chicago and North Western bonds.....	4.	234,000 00	95	212,500 00	
Cincinnati, Indianapolis, St. Louis and Chicago bonds.....	5	200,000 00	105	210,000 00	
Consolidated Gas Co. bonds.....	6	150,000 00	113	169,500 00	
Dakota Central railroad bonds.....	7	100,000 00	130	130,000 00	
Harlem River and Port Chester railroad bonds.....	5	80,000 00	110	88,000 00	
Illinois Central railroad bonds.....	5	150,000 00	100	150,000 00	
Lackawanna Iron and Steel Co. bonds.....	7	758,000 00	Var.	908,803 75	
Lake Shore and Michigan Southern railroad bonds.....	6	50,000 00	127	63,500 00	
Milwaukee, Lake Shore and Western first bonds.....	7	10,000 00	134	13,400 00	
Nashville, Chattanooga and St. Louis first bonds.....	7	33,000 00	113	37,380 00	
Nashville and Decatur first bonds.....	7	400,000 00	124½	496,000 00	
New York Central and Hudson River railroad first bonds.....	4	200,000 00	103	206,000 00	
New York, Chicago and St. Louis first bonds.....	7	53,000 00	118	61,860 00	
New York and Harlem railroad first bonds.....	4	675,000 00	100	675,000 00	
Pennsylvania Equipment trust reg. bonds.....	6	237,000 00	120	284,400 00	
Pine Creek railroad first bonds.....					

NEW YORK LIFE INSURANCE AND TRUST COMPANY -- NEW YORK CITY -- (Concluded).

ASSETS.	Rate of Interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Pittsburg, Cincinnati, Chicago and St. Louis bonds.....	4½	\$350,000 00	101	\$353,500 00	
St. Paul, Minnesota and Manitoba railroad bonds.....	4½	320,000 00	101	323,200 00	
Terre Haute and Indiana consolidated first mortgage bonds.....	5	11,000 00	116	12,760 00	
Terre Haute and Peoria first mortgage bonds.....	5	249,000 00	103	253,980 00	
United New Jersey Railroad and Canal Co. general mortgage.....	4 & 6	1,148,000 00	Var.	1,233,020 00	
Warren railroad, of New Jersey, first consolidated.....	7	35,000 00	125	43,750 00	
Western Transit Co. bonds.....	4½	150,000 00	104	156,000 00	
Kalamazoo, Allegheeny and Grand Rapids, 30 shares.....	...	8,000 00	130	8,900 00	
Grand River Valley, 250 shares.....	5	25,000 00	Var.	27,548 00	
Pittsburg, Fort Wayne and Chicago, 150 shares.....	7	15,000 00	158½	23,756 25	
Bank of America, 74 shares.....	...	7,400 00	200	14,800 00	
Gallatin National Bank, 224 shares.....	...	11,200 00	300	33,600 00	
Merchants' National Bank, 220 shares.....	...	11,000 00	130	14,300 00	
Fort Wayne and Jackson, 177 shares.....	...	17,700 00	179	31,683 00	
Illinois Central railroad, 58 shares.....	...	5,800 00	83	4,814 00	
Lake Shore and Michigan Southern railroad, 13 shares.....	...	1,300 00	230	2,860 00	
Morris and Essex railroad, 500 shares.....	...	25,000 00	150	37,500 00	
New York and Harlem railroad, 260 shares.....	...	13,000 00	264	34,320 00	
New York, Lackawanna and Western railroad, 250 shares.....	...	25,000 00	113½	28,375 00	
Peoria and Bureau Vt. railroad, 158 shares.....	...	15,800 00	169	26,702 00	
Rensselaer and Saratoga railroad, 376 shares.....	...	37,600 00	180	67,680 00	
Rome, Watertown and Ogdensburg, 250 shares.....	...	25,000 00	111	27,750 00	
United New Jersey Railroad and Canal Co., 250 shares.....	...	25,000 00	230	57,500 00	
Warren railroad, of New Jersey, 200 shares.....	...	10,000 00	150	15,000 00	
Loans.....	...	.....	.....	.....	\$12,153,485 00
Bills receivable.....	...	.....	.....	.....	4,180,060 23
Real estate.....	Cost.	.....	.....	.....	6,323,636 84
Cash deposited.....	.....	.....	.....	.....	436,529 52
Cash on hand.....	.....	.....	.....	.....	405,046 05
					3,260,000 00

Suspense account, value.....	.....	.....	.....	.....	810,450 00
Interest accrued .....	.....	.....	.....	.....	164,863 88
Rents accrued.....	.....	.....	.....	.....	6,283 00
					<u>\$27,662,118 01</u>
LIABILITIES.					
Capital .....	.....	.....	.....	.....	\$1,000,000 00
Due depositors .....	.....	.....	.....	.....	20,501,578 60
Trusts .....	.....	.....	.....	.....	2,178,265 46
Trusts of accumulation .....	.....	.....	.....	.....	18,858 84
Guardianships .....	.....	.....	.....	.....	99,685 81
Receiverships .....	.....	.....	.....	.....	10,241 17
Annuities .....	.....	.....	.....	.....	610,786 48
Life insurance .....	.....	.....	.....	.....	60,500 00
Interest accrued and unearned .....	.....	.....	.....	.....	815,836 22
					<u>24,790,240 08</u>
Surplus.....	.....	.....	.....	.....	<u>\$2,871,877 98</u>

NEW YORK SECURITY AND TRUST COMPANY — NEW YORK CITY.

[Examined January 7, 1895.]

ASSETS.	Rate of Interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Bonds and mortgages	Var.	..... 00	....	..... 00	\$979,500 00
United States bonds	4	\$180,000 00	118½	\$147,225 00	
New York city bonds	Var.	1,687,500 00	Var.	1,688,950 00	
Brooklyn City Market bonds	8	50,000 00	96	48,900 00	
Remington Paper bonds	6	84,000 00	100	84,000 00	
Manufacturing Investment bonds	6	294,000 00	90	264,600 00	
St. Paul Gas-Light Co.	5	90,000 00	85	76,500 00	
New York, Ontario and Western car trusts	5	157,500 00	100	157,500 00	
Louisville, Evansville and St. Louis construction bonds	5	85,000 00	85	72,250 00	
Pittsburg, Cincinnati, Chicago and St. Louis construction bonds	4½	32,000 00	104	33,280 00	
Chicago, Milwaukee and St. Paul general bonds	4	250,000 00	91	227,500 00	
Evansville and Terre Haute stock, 1698½ shares	.....	84,988 00	40	38,978 20	
Third National Bank, 500 shares	.....	50,000 00	105	52,500 00	
Hanover National Bank, 40 shares	.....	4,000 00	810	12,400 00	
Mount Morris Bank, 40 shares	.....	4,000 00	100	4,000 00	
Tennessee Coal and Iron Railroad Co., 800 shares	.....	80,000 00	16	12,800 00	
State of Wisconsin tax sale certificates	.....	49,838 20	100	49,838 20	
State of Alabama warrants	.....	166,298 18	100	165,298 18	
City of Duluth warrants	.....	15,946 80	100	15,946 80	
City of Missoula warrants	.....	1,288 75	100	1,288 75	
County of Missoula warrants	.....	797 70	100	797 70	
State of Montana warrants	.....	8,899 71	100	8,899 71	
State of Louisiana warrants	.....	10,281 51	100	10,281 51	
State of Idaho warrants	.....	28,688 65	100	28,688 65	
State of Washington warrants	.....	111,781 82	100	111,781 82	
Town of Highlands	.....	87,663 44	100	87,663 44	
Loans	.....	.....	.....	.....	8,179,996 46
					4,104,038 24

Bills receivable.....	.....	.....	1,123,486 06
Cash deposited.....	.....	.....	2,632,105 15
Cash on hand.....	.....	.....	6,078 11
Interest and commission accrued.....	.....	.....	71,790 63
			<u>\$11,806,824 66</u>
LIABILITIES.			
Capital.....	.....	\$1,000,000 00	
Due depositors.....	.....	9,222,801 80	
Certified checks.....	.....	27,582 47	
Rent, interest accrued and rebate.....	.....	30,089 07	
			<u>10,280,423 84</u>
Surplus.....	.....	.....	<u>\$1,116,401 32</u>

ORANGE COUNTY TRUST AND SAFE DEPOSIT COMPANY — NEWBURGH.

[Examined January 10, 1895.]

ASSETS.	Rate of Interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Bonds and mortgages	Var.	.....	....	.....	\$92,873 00
Clallam county, Wash., warrants	10	\$7,600 25	....	\$7,600 25	
City of Seattle, Wash., warrants	10	287 58	....	287 58	
City of Port Townsend, Wash., warrants	10	317 55	....	317 55	
County of Kings	10	150 00	....	150 00	
County of Kittitas, Wash., warrants	10	1,181 84	....	1,181 84	
Clallam county, Wash., warrants	10	4,651 47	....	4,651 47	
City of Seattle, Wash., warrants	10	885 00	....	885 00	
Morgan county, Ala., warrants	8	20,489 25	....	20,489 25	
Johnson county, Tenn., warrants	8	11,160 00	....	9,577 11	
Walker county, Ala., warrants	8	2,000 00	....	2,186 54	
Winston county, Ala., warrants	8	10,447 00	....	8,329 86	
East Lake Land Co., Jeff. county, Ala., first bonds	6	45,040 00	....	39,875 00	
Perry county, Miss., bonds	7	6,500 00	....	6,175 00	
Town of Decatur, Ala., school district bonds	8	7,500 00	....	7,500 00	
Town of Thompson, Sull. county, N. Y., bonds	4 1/2	6,000 00	....	6,000 00	
Long Island City, N. Y., bonds	4 & 4 1/2	30,000 00	....	30,000 00	
Buffalo city school bonds	3 1/2	20,000 00	....	20,000 00	
Washingtonville, N. Y., Water Co., first bonds	6	5,000 00	....	6,000 00	
Lakeside Ry. Co., Penn., first bonds	6	5,000 00	....	4,875 00	
Certificate No. 60, 50 shares Lakeside Ry. Co. ....	....	2,500 00	....	.....
Certificates Nos. 17 and 87, 12 shares Washingtonville Water Co., Stamford, N. Y. ....	....	600 00	....	.....
U. S. Trust Co., N. Y., certificate of deposit first mortgage bond of the Chicago and No. Pacific R. Co.	20,000 00	40	8,000 00	182,880 95
Time loans with collateral	\$118,169 24	
Less doubtful	10,000 00	108,169 24

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Bills receivable	\$53,460 87	53,669 87
Less doubtful	791 00	76,513 00
Demand loans	28,000 00
Banking house and lot .....	.....	84,186 84	.....	.....	79,645 65
Due from banks and trust companies .....	.....	.....	.....	.....	27,564 43
Cash .....	.....	.....	.....	.....	814 64
Exchanges .....	.....	.....	.....	.....	2,098 55
Cash items .....	.....	2,194 93	.....	.....	10,888 78
Interest accrued .....	.....	.....	.....	.....
					\$680,956 55
LIABILITIES.					
Capital .....	.....	.....	.....	\$100,000 00	
Due depositors .....	.....	.....	.....	541,788 70	
Due banks .....	.....	.....	.....	1,594 39	
Interest accrued .....	.....	.....	.....	1,950 87	
Salaries accrued .....	.....	.....	.....	180 00	
					645,458 86
Surplus .....	.....	.....	.....	.....	\$15,497 69

THE PEOPLE'S TRUST COMPANY — BROOKLYN.

[Examined January 10, 1896.]

ASSETS.	Rate of Interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Bonds and mortgages.....	Var.	\$1,500,000 00	117½	\$1,758,750 00	\$841,075 00
United States bonds.....	5	948,000 00	Var.	950,070 00	
Brooklyn city bonds.....	Var.	7,589 00	100	7,589 00	
Town of Gravesend.....	6	150,000 00	110½	165,750 00	
Jersey City bonds.....	5	23,000 00	103	23,660 00	
Lake Erie and Western 2d.....	5	100,000 00	109	109,000 00	
Atlantic Ave. R. R. Co. 1st.....	5	86,000 00	100	86,000 00	
Iron Car Equipment Trust.....	6	50,000 00	104	52,000 00	
Union Ferry 1st.....	5	155,000 00	100	155,000 00	
B. and O. Equip. Assn. cdfs.....	5	145,000 00	110	159,500 00	
Brooklyn, Rockaway Beach 1st.....	6	100,000 00	80	80,000 00	
American Steel Barge bonds.....	5	80,000 00	74	59,200 00	
Sea Side and Brooklyn Bridge 1st bonds.....	5	1,485 60	100	1,485 60	
Penn City Development Co.....	.....	91,000 00	168	152,880 00	
Brooklyn City R. R. stock, 9,100 shares.....	.....	28,500 00	Cost.	39,225 00	
Brooklyn Art Assn. stock, 94 shares.....	.....	885,000 00	13	40,200 00	
Long Island Traction Co. stock, 3,350 shares.....	.....	16,000 00	100	16,000 00	
E. W. Bliss Co. com. limited stock, 320 shares.....	.....	29,000 00	100	29,000 00	
Lewis Fowler girder rail stock, 290 shares.....	.....	2,600 00	100	2,600 00	
United States Projectile Co. stock, 26 shares.....	.....	268,428 66	85	228,914 86	
Long Island Traction coll. trust notes.....	6	.....	.....	.....	4,086,838 96
Loans on collaterals.....	.....	.....	.....	.....	2,387,149 41
Bills purchased.....	.....	.....	.....	\$178,885 49	
Bills purchased under collection.....	.....	.....	.....	39,669 43	
Cash on hand.....	.....	.....	.....	.....	208,054 91
Cash deposited.....	.....	.....	.....	.....	168,979 88
Real estate.....	Cost.	.....	.....	.....	1,070,667 91
					60,000 00

Supreme Court judgt. against trustees Brooklyn bridge .....	.....	.....	.....	.....	160,331 17
Interest accrued .....	.....	.....	.....	.....	51,432 42
					\$8,978,797 16
LIABILITIES.					
Capital .....	.....	.....	.....	.....	\$1,000,000 00
Due depositors .....	.....	.....	.....	.....	6,144,675 76
Due banks (deposits) .....	.....	.....	.....	.....	627,705 37
Certified checks .....	.....	.....	.....	.....	74,852 84
Court and trust funds .....	.....	.....	.....	.....	128,198 79
Dividends unpaid .....	.....	.....	.....	.....	30 00
Interest accrued .....	.....	.....	.....	.....	18,970 21
Interest unearned on bills purchased .....	.....	.....	.....	.....	1,200 00
					7,990,632 37
Surplus .....	.....	.....	.....	.....	\$988,164 79

REAL ESTATE TRUST COMPANY — NEW YORK CITY.

[Examined December 12, 1894.]

ASSETS.	Rate of Interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Bonds and mortgages	Var.	.....	.....	.....	\$29,000 00
United States bonds	Var.	\$260,000 00	Var.	\$292,690 00	
New York city bonds	3	500,000 00	101½	507,500 00	
General electric bonds	5	31,000 00	90	18,900 00	
People's Gas-Light and Coke of Chicago second	6	30,000 00	108	20,600 00	
Minneapolis and St. Louis first	7	8,000 00	110	8,800 00	
Chicago, Milwaukee and St. Paul general	4	2,000 00	93	1,840 00	
Union Pacific collateral trust notes	6	30,000 00	90	18,000 00	
St. Louis, Iron Mountain and Southern ex	5	10,000 00	103	10,200 00	
St. Louis, Iron Mountain and Arkansas br.	7	20,000 00	100	35,000 00	
Philadelphia and Reading general	4	25,000 00	76	19,000 00	
Northern Pacific (Pend D'Orville)	6	4,000 00	100	4,000 00	
Northern Pacific (Mo. Div.)	6	3,000 00	100	3,000 00	
Toledo, Peoria and Western	4	35,000 00	85	21,250 00	
Central Railroad of Georgia tr. receipts	7	20,000 00	120	24,000 00	
Atlantic Mutual Ins. scrip	6	31,550 00	105	23,637 50	
Toledo, Peoria and Western fund scrip .....	...	1,135 00	85	956 25	
International and Great Northern scrip .....	...	16,647 88	100	16,647 88	
Time loans .....	...	.....	...	.....	1,009,501 58
Demand loans .....	...	.....	...	.....	1,066,100 00
Bills receivable .....	...	.....	...	.....	841,140 00
Coupons .....	...	.....	...	.....	24,660 89
Cash on hand .....	...	.....	...	.....	1,095 00
Due from Bank of New York .....	...	.....	...	.....	4,879 60
Interest accrued .....	...	.....	...	.....	78,616 99
					17,541 95
					\$3,071,986 01

LIABILITIES.			
Capital.....	.....	.....	\$500,000 00
Due depositors.....	.....	.....	2,248,808 54
Interest accrued .....	.....	.....	19,781 68
			<hr/>
			2,768,088 17
Surplus.....	.....	.....	<hr/>
			\$308,907 84
			<hr/>

ROCHESTER TRUST AND SAFE DEPOSIT COMPANY.

[Examined December 11, 1894.]

ASSETS.	Rate of Interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Bonds and mortgages	Var.	.....	....	.....	\$598,810 08
United States bonds	5	\$194,650 00	119	\$231,688 50	
Rochester City and Brighton railroad bonds	6	140,000 00	Var.	154,408 67	
City of Rochester additional water-works bonds	Var.	206,000 00	Var.	212,689 17	
Chicago, Burlington and Quincy railroad bonds	5	15,000 00	Var.	15,275 00	
New York, Lake Erie and Western railway trust receipts for mort. bonds	5	10,000 00	67	6,700 00	
Chicago and Northwestern Railway Co.	5	10,000 00	107	10,700 00	
West Shore Railroad Co. guaranteed mortgage bonds	4	25,000 00	106	26,500 00	
Chicago, St. Paul, Minn. and Omaha bonds	6	10,000 00	127	12,700 00	
Chicago, Rock Island and Pacific first extension coll. bonds	5	10,000 00	104	10,400 00	
Western Union Telegraph Co. coll. trust bonds	5	25,000 00	109	27,250 00	
Franklin county, O., East Broad street, Columbia street imp.	5	30,000 00	*100	30,805 00	
Bausch and Lomb Optical Co., Rochester, first bonds	6	10,000 00	*100	10,098 61	
Brush Electric Light Co., Rochester, first and second bonds	7	51,000 00	*100	51,753 50	
Town of Seneca, Ontario county, N. Y., R. R. bond	7	8,500 00	*100	8,548 82	
Ontario and Webster joint school district No. 80 bond	6	250 00	100	250 00	
Town of Penfield certificate of indebtedness	6	1,950 00	*100	2,131 27	
The Edison Electric Illuminating Co. of Rochester first mgt. bonds	6	18,700 00	*100	19,201 78	
Bank of America, New York, 37 shares	8	3,700 00	205	7,685 00	
National City Bank, New York, 7 shares	15	700 00	425	2,975 00	
Bank of Commerce, New York, 50 shares	8	5,000 00	183	9,100 00	
American Exchange National Bank, New York, 100 shares	7	10,000 00	154	15,400 00	
Canada Southern Railway Co., 100 shares	3	20,000 00	50½	10,100 00	
Chicago and Northwestern Railway Co., 100 shares	6	10,000 00	100	10,000 00	
Chicago and Alton Railroad Co., 115 shares	8	11,500 00	140	16,100 00	
Western Union Telegraph Co., 100 shares	5	10,000 00	88	8,800 00	
Demand loans . . . . .	....	.....	....	.....	906,041 83
Rochester city warrants . . . . .	....	.....	....	.....	1,926,688 15
					110,948 58

Due from banks and bankers .....	.....	.....	.....	421,748 48
Cash .....	.....	.....	.....	54,882 76
Exchange .....	.....	.....	.....	8,295 61
Cash items .....	.....	156 67	\$5,667 00	56 67
Banking house and lot .....	.....	160,116 00	150,000 00	150,000 00
Interest accrued .....	.....	.....	.....	59,860 94
				<u>\$4,225,627 99</u>
LIABILITIES.				
Capital .....	.....	.....	\$200,000 00	
Due depositors .....	.....	.....	8,669,819 30	
Due American Exchange National Bank .....	.....	.....	1,916 18	
Interest and salaries accrued .....	.....	.....	52,870 68	8,954,106 11
Surplus.....	.....	.....	.....	<u>\$271,521 88</u>

* And interest.

SECURITY TRUST COMPANY OF ROCHESTER.

[Examined December 8, 1894.]

ASSETS.	Rate of Interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Bonds and mortgages.....	Var.	.....	.....	.....	\$239,075 00
Rochester city bonds.....	8½	\$50,000 00 {	100	\$50,617 86	
Rochester R. R. Co. first mortgage coupon bonds.....	5	2,000 00 {	& int.	2,000 00	
Rochester R. R. Co. second mortgage coupon bonds.....	5	10,000 00	80	8,000 00	
Rochester Brush Electric-Light Company second mortgage coupon bonds.....	7	500 00	100	500 00	
Rochester Riverside Cemetery Association certificate of indebtedness.....	6	15,000 00 {	Par.	15,392 50	
			& int.		
Demand loans.....	.....	.....	.....	\$446,285 00	76,509 86
Time loans.....	.....	.....	.....	.....	441,785 00
Bills purchased.....	.....	.....	.....	.....	46,921 70
Real estate.....	.....	.....	.....	.....	2,877 97
Due from banks and bankers.....	.....	.....	.....	.....	100,000 00
Cash.....	.....	.....	.....	.....	167,098 84
Exchanges.....	.....	.....	.....	.....	16,278 40
Furniture and fixtures, including safe department vaults.....	.....	.....	.....	.....	2,285 05
Interest accrued.....	.....	.....	.....	17,688 59	9,000 00
			.....	.....	14,808 01
			.....	.....	\$1,106,129 88
LIABILITIES.					
Capital.....	.....	.....	.....	\$200,000 00	
Due depositors.....	.....	.....	.....	768,874 90	
Dividends unpaid.....	.....	.....	.....	78 00	
Over cash.....	.....	.....	.....	29 74	
Interest accrued.....	.....	.....	.....	11,447 90	
Salaries and rent accrued.....	.....	.....	.....	118 00	
			.....	.....	975,048 54
Surplus.....	.....	.....	.....	.....	\$181,085 79

THE STATE TRUST COMPANY — NEW YORK CITY.
[Examined November 30, 1894.]

EXAMINATIONS.

463

ASSETS.	Rate of Interest.	Amount at per.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Bonds and mortgages	4½	.....	...	.....	\$21,261 77
United States bonds	3	\$450,000 00	100	\$450,000 00	
Atchison, Topeka and Santa Fe	4 & 5	261,650 00	Var.	810,363 50	
Chicago, Rock Island and Pacific	4	50,000 00	64	32,000 00	
Chicago and Eastern Illinois	5	50,000 00	104	52,000 00	
C., C. and St. Louis (St. Louis Division)	5	43,000 00	98	42,140 00	
Chicago and Northern Pacific receiver's certificates	4	50,000 00	91	45,500 00	
Northern Pacific Terminal Co.	6	50,000 00	100	50,000 00	
New York, Lake Erie and Western Terminal Co.	6	50,000 00	97	48,500 00	
Rio Grande and Western	4	100,000 00	105	105,000 00	
Seattle, Lake Shore and Eastern receiver's certificates	4	144,000 00	70	100,800 00	
Toledo, Cincinnati and St. Louis receiver's certificates	6	50,000 00	46	23,000 00	
United Electric Securities Co	6	52,247 30	...	52,247 30	
New York city	5	25,000 00	95	23,750 00	
Brooklyn city	3	641,455 58	101½	651,077 41	
C., C. and St. Louis preferred, 100 shares .....	...	10,000 00	86	8,600 00	
C., C. and St. Louis common, 100 shares .....	...	10,000 00	87	8,700 00	
Maryland Trust Co., 125 shares .....	...	12,500 00	105	13,125 00	
Real Estate Exchange and Auction, 10 shares .....	...	1,000 00	85	850 00	
Western Union Telegraph, 220 shares .....	...	22,000 00	87	19,140 00	
Time loans .....	...	.....	...	.....	2,081,798 21
Call loans .....	...	.....	...	.....	2,588,522 90
Bills purchased .....	...	.....	...	.....	1,163,622 56
Real estate, Massachusetts .....	...	.....	...	.....	80,000 00
Due from banks .....	...	.....	...	.....	97,836 83
Cash on hand .....	...	.....	...	.....	1,939,767 86
Interest accrued .....	...	.....	...	.....	11,189 68
					64,900 00
					\$3,008,884 30

THE STATE TRUST COMPANY — (Concluded).

LIABILITIES.	Rate of Interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Capital	\$1,000,000 00	
Due depositors	5,059,498 65	
Due savings banks	1,040,460 01	
Secretary's checks	1,269 44	
Coupon checks	1,298 50	
Dividend checks	8 00	
Certified checks	7,716 23	
Interest accrued	40,601 00	\$7,150,839 82
Surplus	\$858,004 48

TITLE GUARANTEE AND TRUST COMPANY — NEW YORK CITY.

[Examined January 15, 1895.]

EXAMINATIONS.

465

ASSETS.	Rate of Interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Bonds and mortgages	Var.	.....	Var.	.....	\$378,289 67
United States bonds	4 & 5	\$1,890,000 00	101 1/4	\$2,309,550 00	
New York city bonds	8	200,000 00	116	208,000 00	
Bonds and mortgages, Guarantee Co., 250 shares, \$100 each . . . . .	....	25,000 00		29,000 00	
Plant . . . . .	....	.....	....	.....	2,541,550 00
Loans on collaterals . . . . .	....	.....	....	.....	450,000 00
Mortgage participation certificates . . . . .	....	.....	....	.....	76,644 98
Outstanding bills for examinations, guaranties, etc. . . . .	....	.....	....	.....	30,000 00
Cash on hand and deposited . . . . .	....	121,207 80	50	.....	60,608 90
Cash advanced to dealers and trusts . . . . .	....	.....	....	.....	116,914 12
Interest accrued . . . . .	....	.....	....	.....	18,363 77
					8,411 26
					\$3,675,627 70
LIABILITIES.					
Capital . . . . .	....	.....	....	\$2,000,000 00	
Due depositors . . . . .	....	.....	....	595,585 55	
Interest and taxes accrued . . . . .	....	.....	....	84,868 58	
Surplus . . . . .	....	.....	....	.....	2,630,444 13
					\$1,055,183 57

TRUST AND DEPOSIT COMPANY OF ONONDAGA—SYRACUSE.

[Examined December 10, 1894.]

ASSETS.	Rate of Interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Bonds and mortgages.	5 & 6				\$109,020 06
United States bonds.	Var.	\$150,000 00	Var.	\$176,500 00	
St. Louis, Iron Mountain and So. Ry. G. Con. Ry. and L. G. bonds	5	40,000 00	79	81,600 00	
St. Louis, So. Western Ry. first mortgage gold bonds.	4	20,000 00	62	12,400 00	
The Kansas City and Pacific R. R. Co. first mortgage bonds	4	20,000 00	78	14,800 00	
Atchison, Topeka and Santa Fe R. R. Co. gen'l mort. bonds.	4	10,000 00	65	6,500 00	
Columbus, Hocking Valley and Tol. Co. 5 per cent. gold bonds.	5	10,000 00	91	9,100 00	
The Louisville, New Albany and Chicago Ry. Co. first mort. bonds.	6	20,000 00	Var.	20,500 00	
The Louisville, New Albany and Chi. Ry. Co. first mort. bds. (I. and C. Div).	6	10,000 00	106	10,600 00	
Chesapeake and Ohio Ry. first consolidated mortgage bonds.	5	10,000 00	108	10,800 00	
Philadelphia and Reading general mortgage bonds.	4	20,000 00	75	15,000 00	
Evansville and Indiana R. R. bonds	6	20,000 00	Var.	20,400 00	
The Montana Central Ry. Co. first mortgage bonds.	5	10,000 00	102	10,200 00	
Mo., Kansas and Texas T. mortgage bonds.	4	10,000 00	81	8,100 00	
Evansville and Richmond R. R. Co. first general mortgage	5	10,000 00	80	8,000 00	
The Cairo, Arkansas and Texas R. R. Co. first mortgage bonds.	7	11,000 00	98	10,780 00	
The Atchison, Colorado and Pacific R. R. Co. first mortgage bonds.	6	10,000 00	88	8,900 00	
Tenn. Coal Iron and R. R. Co. (Bir., Ala., Div. con.) first mort. bonds.	6	20,000 00	80	16,000 00	
City of Leadville, Col., funding bond.	8	1,000 00	P. & I.	1,034 88	
Waggle county, Col., funding bond.	8	1,000 00	P. & I.	1,034 88	
Syracuse, N. Y., Chilled Plow Co. mortgage bond.	6	500 00	P. & I.	518 08	
The St. Paul, Minneapolis and Manitoba R. R. stock.	6	10,000 00	106	10,800 00	
Call loans.					398,262 84
Bills purchased					416,969 19
Time loan.					58,741 67
Real estate					4,000 00

Due from banks, bankers and trust companies .....	.....	.....	.....	876,557 58
Cash, \$37,744.88; cash items, \$189.59; total.....	.....	.....	.....	37,938 92
Safes in vault.....	.....	.....	\$1,890 00	
Accrued interest to July 1, 1894, unpaid .....	.....	.....	1,078 88	468 48
Interest accrued.....	.....	.....	.....	23,855 62
				<u>\$1,919,809 26</u>
LIABILITIES.				
Capital .....	.....	.....	\$100,000 00	
Due depositors .....	.....	.....	1,687,541 22	
Interest accrued.....	.....	.....	22,220 00	
Salaries and rent.....	.....	.....	469 44	1,810,230 66
Surplus .....	.....	.....	.....	<u>\$109,578 60</u>

REPORT ON TRUST COMPANIES.

UNION TRUST COMPANY OF NEW YORK — NEW YORK CITY.

[Examined December 20, 1894.]

ASSETS.	Rate of Interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Bonds and mortgages	Var.	.....	....	.....	\$1,670,200 00
United States bonds	Var.	\$7,350,000 00	Var.	\$8,193,000 00	
New York city bonds	Var.	1,022,050 00	Var.	1,022,050 00	
Hartford town bonds	8	150,000 00	94	141,000 00	
Union Pacific collateral trust notes	6	50,000 00	88	44,000 00	9,456,890 00
Union Pacific sinking fund	8	58,000 00	98	56,840 00	
Loans on collateral .....	.....	.....	.....	.....
Bills receivable .....	.....	.....	.....	.....
Real estate (banking house) .....	.....	.....	.....	Est'd value.	100,000 00
United States legal tender notes .....	.....	.....	.....	.....	1,900,000 00
Cash in bank .....	.....	.....	.....	.....	5,500,000 00
Cash on hand .....	.....	.....	.....	.....	1,124,784 76
Interest and commissions accrued .....	.....	.....	.....	.....	45,968 38
					240,124 95
					\$36,016,400 99
LIABILITIES.					
Capital .....	.....	.....	.....	\$1,000,000 00	81,885,816 14
Due depositors .....	.....	.....	.....	29,848,200 81	
Certified checks .....	.....	.....	.....	19,607 69	
Dividend and coupon checks .....	.....	.....	.....	28,740 18	
Loan checks .....	.....	.....	.....	46,400 00	81,885,816 14
Interest and expenses accrued .....	.....	.....	.....	302,369 96	
Surplus. ....	.....	.....	.....	.....	\$4,781,088 85

UNITED STATES MORTGAGE COMPANY — NEW YORK CITY.

[Examined January 11, 1895.]

EXAMINATIONS.

469

ASSETS.	Rate of Interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Bonds and mortgages	Var.	.....	.....	.....	\$2,380,540 60
United States bonds	5	\$800,000 00	117	\$986,000 00	
New York city bonds	3	600,000 00	103	612,000 00	
Brooklyn city bonds	4	875,000 00	108	945,000 00	
Minneapolis city park bonds.	.....	62,885 00	Cost.	51,702 00	
Minneapolis and St. Louis.	5	64,000 00	91	58,240 00	
Brooklyn Heights collateral trust notes	.....	6,269 77	Cost.	4,018 52	
Atlantic Mutual Insurance Co. scrip	.....	89,880 00	105	93,849 00	
Loans on collateral	.....	.....	.....	.....	2,700,809 52
Bills purchased	.....	.....	.....	.....	2,720,583 70
Real estate	.....	.....	.....	.....	89,000 00
Nebraska and Washington warrants	.....	.....	.....	.....	62,554 50
Cash deposited	.....	.....	.....	.....	53,376 71
Cash on hand	.....	.....	.....	.....	2,828,908 18
Interest accrued	.....	.....	.....	.....	7,871 58
					69,263 81
					\$10,863,302 05
LIABILITIES.					
Capital	.....	.....	.....	\$2,000,000 00	
Due depositors	.....	.....	.....	6,884,597 77	
Mortgage trust bonds	.....	.....	.....	2,000,000 00	
Certified checks	.....	.....	.....	156,530 67	
Interest accrued	.....	.....	.....	88,102 88	
					9,579,231 33
Surplus	.....	.....	.....	.....	\$788,070 78

UNITED STATES TRUST COMPANY OF NEW YORK — NEW YORK CITY.

[Examined January 8, 1895.]

ASSETS.	Rate of Interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Bonds and mortgages	Var.	Var.	\$3,103,000 00
United States bonds	4 & 5	\$7,985,000 00	Var.	\$3,991,950 00	
New York city bonds	4 & 8 1/2	2,998,000 00	Var.	3,073,960 00	
New York State Comptroller bonds	8	900,000 00	Var.	900,000 00	
North Missouri first mortgage bonds	7	218,000 00	100	231,815 00	
St. Louis, Kansas City and Northern mortgage bonds	7	164,000 00	105	173,200 00	
Society of New York Hospital bonds	Var.	400,000 00	100	400,000 00	
Cleveland, Lorain and Wheeling first mortgage bonds	5	350,000 00	101	358,500 00	
Chicago, Rock Island and Pacific extension and collateral bonds	5	670,000 00	Var.	663,050 00	
Ches. and Ohio Pen. M. Paul general mortgage bonds	4	25,000 00	90	22,500 00	
Ches. and Ohio Pen. M. funding bonds	6	400,000 00	107 1/2	431,500 00	
Minneapolis and St. Louis first mortgage bonds	7	45,000 00	138	63,100 00	
Seaboard and Roanoke first mortgage bonds	5	415,000 00	100	415,000 00	
Loans	15,706,575 00
Bills receivable	17,997,927 87
Real estate, banking house	8,052,874 06
Cash deposited	1,006,000 00
Interest accrued	2,566,809 24
	247,783 66
	15,706,575 00
	17,997,927 87
	8,052,874 06
	1,006,000 00
	2,566,809 24
	247,783 66
	15,706,575 00
	17,997,927 87
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	1,006,000 00
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	2,566,809 24
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	15,706,575 00
	17,997,927 87
	8,052,874 06
	1,006,000 00
	2,566,809 24
	247,783 66
	15,706,575 00
	17,997,927 87
	8,052,874 06
	1,006,000 00
	2,566,809 24
	247,783 66
	15,706,575 00
	17,997,927 87
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	1,006,000 00
	2,566,809 24
	247,783 66
	15,706,575 00
	17,997,927 87
	8,052,874 06
	1,006,000 00
	2,566,809 24
	247,783 66
	15,706,575 00
	17,997,927 87
	8,052,874 06
	1,006,000 00
	2,566,809 24
	247,783 66
	15,706,575 00
	17,997,927 87
		

WASHINGTON TRUST COMPANY — NEW YORK CITY.

[Examined November 26, 1894.]

EXAMINATIONS.

471

ASSETS.	Rate of Interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Bonds and mortgages	Var.	\$200,000 00	Var.	\$233,000 00	\$86,600 00
United States bonds	4 & 5	600,000 00	55	475,000 00	
New York city bonds	2½	500,000 00	90	22,500 00	
General electric coup. bonds	5	25,000 00	70	7,000 00	
International and Great Northern bonds	4½	10,000 00	114	5,700 00	
Memphis and Charleston bonds	7	5,000 00	122	6,100 00	
Indianapolis, Dec. and Springfield bonds	7	5,000 00	41	4,100 00	
Chicago and Northern Pacific bonds	5	50,000 00	72	36,000 00	
American cotton oil preferred stock, 500 shares .....	.....	30,000 00	99	29,700 00
New York Central and Hudson River stock, 800 shares .....	.....	30,000 00	117	23,400 00
Chicago, Milwaukee and St. Paul preferred stock, 300 shares .....	.....	.....	.....	.....
Loans on collateral .....	.....	.....	.....	.....
Bills purchased .....	.....	.....	.....	.....
Cash on hand	843,500 00
Cash deposited	2,772,581 25
Interest accrued	30,000 00
Less estimated loss on loan	2,873 64
					287,008 87
					55,896 81
					\$4,016,755 57
					11,000 00
					\$4,005,755 57
LIABILITIES.					
Capital	\$500,000 00	8,583,879 85
Due depositors .....	.....	.....	.....	2,478,845 35
Due savings banks .....	.....	.....	.....	539,250 50
Interest accrued .....	.....	.....	.....	24,284 00
Surplus	\$478,875 73



DETAILED STATEMENT
OF THE CONDITION OF THE
SAFE DEPOSIT AND STORAGE COMPANIES IN THIS STATE
ON THE
FIRST DAY OF JANUARY, 1895,

As compiled from their reports to the Superintendent of Banks.

ALBANY SAFE DEPOSIT AND STORAGE COMPANY, ALBANY.

[Malden Lane and Lodge street; incorporated 1883.]

DANIEL LEONARD, *President.*

EDGAR C. LEONARD, *Treasurer.*

DIRECTORS.

DANIEL LEONARD,
F. E. GRISWOLD,

D. A. THOMPSON,

I. D. F. LANSING,
EDGAR C. LEONARD.

FINANCIAL.

RESOURCES.

Real estate	\$51,550 79
Vaults and safes	30,888 45
Furniture and fixtures	5,878 32
Cash on deposit with banks or other moneyed institutions	1,810 60
Cash on hand	84 22
Safe rentals due and accrued	210 00
Silver storage due and accrued	407 75
Warehouse storage due and accrued	295 88
Amount of assets not included under any of the above heads, viz.:	
Fur storage	\$309 50
Safe deposit	14 00
	<hr/> 823 50
	<hr/> \$91,449 46
	<hr/> <hr/>

LIABILITIES.

Capital stock paid in, in cash	\$90,000 00
Excess of assets over liabilities	1,449 46
	<hr/> \$91,449 46
	<hr/> <hr/>

CASH TRANSACTIONS DURING THE YEAR 1894.

RECEIPTS.

Cash on hand and in banks or other moneyed institutions, January 1, 1894, before transactions of the day	\$2,501 16
From rent of safes	4,401 50
From storage of valuables, the safety of which is guaranteed by the company	2,029 40
From silver storage	1,922 99
From warehouse storage	1,298 04
From interest on loans, deposits and investments	82 25
From all other sources, viz.:	
Sale of key tags	\$2 00
Sale of 66 safe boxes	120 00
	<hr/> 152 00
	<hr/> \$12,887 84
	<hr/> <hr/>

PAYMENTS.

For dividends to shareholders		\$2,700 00
For expenses, viz.:		
Salaries	\$3,372 33	
Taxes	1,421 53	
Other expenses	1,182 74	
		5,926 60
Other payments, viz.:		
Advertising	\$401 96	
Fixture account	1,342 50	
Accounts	118 96	
Rebates	7 50	
		1,865 92
Cash on hand and in banks or other moneyed institutions; December 31, 1894, after transactions of the day		1,894 82
		<u>\$12,887 84</u>

AMERICAN SAFE DEPOSIT COMPANY, NEW YORK CITY.

[501 Fifth avenue, corner Forty-second street; incorporated 1892.]

CHARLES F. COX, *President*.RUSSELL RAYMOND, *Treasurer*.

TRUSTEES.

WILLIAM K. VANDERBILT,
E. V. W. ROSSITER,
ALFRED SKITT,
AUGUSTUS D. SHEPPARD,CHAUNCEY M. DEFEW,
JOHN B. DUTCHER,
JOHN CARSTENSEN,
WILLIAM H. PAULDING,
RUSSELL RAYMOND.CHARLES F. COX,
E. H. GOODWIN,
ALLYN COX,
GEORGE S. PRINCE,

FINANCIAL.

RESOURCES.

Real estate	\$318,189 77
Vaults and safes	49,356 44
Furniture and fixtures	24,958 49
Cash on deposit with banks or other moneyed institutions	848 64
Cash on hand (contingent fund)	100 00
Safe rentals due and accrued	1,295 00
Silver storage due and accrued	1,763 00
Tin boxes on hand	833 80
Amount of assets not included under any of the above heads, viz.:	

Accrued rents of apartments	\$3,450 00
Petty advances	8 15

8 458 15

\$400,753 29

LIABILITIES.

Capital stock paid in, in cash	\$300,000 00
Bonds of the company outstanding, secured by mortgage	100,000 00
Interest due and accrued	250 00
Expenses incurred but unpaid	463 29
Other liabilities not included under any of the above heads, viz.: Prepaid rent (new account)	40 00
Surplus	<u>\$400,753 29</u>

BANKERS' SAFE DEPOSIT COMPANY.

477

CASH TRANSACTIONS DURING THE YEAR 1894.

RECEIPTS.

Cash on hand and in banks or other moneyed institutions, January 1, 1894, before transactions of the day	\$2,725 44
From rent of that portion of the building not occupied by the company	19,285 07
From rent of safes	12,617 53
From storage of valuables, the safety of which is guaranteed by the company, and from silver storage	4,072 84
From all other sources, viz.: Commissions, etc	18 76
	<u>\$38,719 18</u>

PAYMENTS.

For interest on bonds, loans and mortgages	\$6,000 00
For dividends to shareholders	9,000 00
For expenses, viz.:	
Salaries	\$8,787 49
Taxes and repairs on building and machinery	5,456 33
Current building expenses	6,725 12
Current expenses of safe deposit department	1,776 43
	<u>22,745 37</u>
Other payments, viz.:	
Contingent fund	\$100 00
Petty advances	8 15
Tin boxes	17 25
	<u>125 40</u>
Cash on hand and in banks or other moneyed institutions, December 31, 1894, after transactions of the day	848 86
	<u>\$38,719 18</u>

BANKERS' SAFE DEPOSIT COMPANY, NEW YORK CITY.

[4 Wall street; incorporated 1890.]

H. C. FAHNESTOCK, *President.*

E. H. SCHLEY, *Secretary.*

TRUSTEES.

H. C. FAHNESTOCK,
F. F. THOMPSON,

GEORGE F. BAKER,

J. A. GARLAND,
FISHER A. BAKER.

FINANCIAL.

RESOURCES.

Stock investments, viz.:

<i>Stocks and bonds.</i>	Cost.	Estimated market value.	
Iron Steamboat Co., 13,500 shares	\$11,896 88	\$11,896 88	
National Water-Works Co., 10,000 shares	9,519 44	10,000 00	
Missouri, Kansas and Texas, 5,000 shares	3,581 25	4,000 00	
American Cotton Oil Co., pfd., 300 shares	13,625 00	14,000 00	
Southern Railway Co., 10,000 shares	25,905 04	18,350 00	{
Southern Railway Co., pfd., 350 shares			
	<u>\$74,927 61</u>	<u>\$58,246 88</u>	
Vaults and safes, cost, \$69,872.14; estimated present value		59,872 14	
Furniture and fixtures, cost, \$500; estimated present value		300 00	
Cash on deposit with banks or other moneyed institutions		5,250 75	
		<u>\$123,669 77</u>	

LIABILITIES.

Capital stock paid in, in cash.....	\$100,000 00
Excess of assets over liabilities.....	23,669 77
	<u>\$123,669 77</u>

CASH TRANSACTIONS DURING THE YEAR 1894.

RECEIPTS.

Cash on hand and in banks or other moneyed institutions, January 1, 1894, before transactions of the day.....	\$8,730 48
From rent of safes.....	29,572 76
From interest on loans, deposits and investments	2,710 00
	<u>\$40,813 24</u>

PAYMENTS.

For dividends to shareholders	\$8,000 00
For expenses, viz.:	
Salaries.....	\$7,290 46
Taxes.....	1,863 26
Rent of building.....	2,400 00
Other expenses.....	1,913 73
	<u>13,467 45</u>
Other payments, viz.:	
Purchase 200 shares Am. Cotton Oil pfd. stock.....	\$13,695 00
Changing \$7,000 R. T. Co. bonds for \$10,000 So Ry. Co. bonds and 250 shares Southern Ry. Co. pfd. stock, difference paid.....	470 04
	<u>14,095 04</u>
Cash on hand and in banks or other moneyed institutions, December 31, 1894, after transactions of the day.	5,250 75
	<u>\$40,813 24</u>

BINGHAMTON SAFE DEPOSIT COMPANY.

F. T. NEWELL, *President.*JOHN MANIER, *Treasurer.*

[51 Washington street; incorporated 1889.]

TRUSTEES.

F. T. NEWELL,
CYRUS S. CLAPP,JOHN MANIER,
S. C. MILLARD,W. S. WEED,
GEO. F. O'NEIL.

FINANCIAL.

RESOURCES.

Vaults and safes, cost, \$7,684.65; estimated present value.....	\$7,684 65
Cash on deposit with banks or other moneyed institutions.....	4,695 87
	<u>\$12,380 52</u>

LIABILITIES.

Capital stock paid in, in cash	\$10,000 00
Excess of assets over liabilities	2,380 52
	<u>\$12,380 52</u>

BROOKLYN CITY SAFE DEPOSIT COMPANY.

479

CASH TRANSACTIONS DURING THE YEAR 1894.

RECEIPTS.

Cash on hand and in banks or other moneyed institutions, January 1, 1894, before transactions of the day	\$4,129 84
From rent of safes.....	596 58
	<u>\$4,725 87</u>

PAYMENTS.

Other expenses, banking department.....	\$30 00
Cash on hand and in banks or other moneyed institutions, December 31, 1894, after transactions of the day	4,695 87
	<u>\$4,725 87</u>

BROOKLYN CITY SAFE DEPOSIT COMPANY.

[177 and 179 Montague street; incorporated 1872.]

HENRY N. BRUSH, *President.*

THOMAS E. CLARK, *Secretary.*

DIRECTORS.

HENRY N. BRUSH,
JACOB COLE,
DANIEL F. FERNALD,

GEORGE W. WHITE,
ISAAC CARHART,
JUDAH B. VOORHEES,
GEORGE W. CHAUNCEY.

WILLIAM MARSHAL,
MICHAEL CHAUNCEY,
CHARLES T. CATLIN,

FINANCIAL.

RESOURCES.

Real estate, cost, \$179,953; estimated present value	\$210,000 00
Safes and fixtures, cost, \$15,708.70; estimated present value...	15,671 58
Cash on deposit with banks or other moneyed institutions	2,780 10
Cash on hand	81 08
Safe rentals due and accrued.....	1,885 43
Silver storage due and accrued.....	675 45
Amount of assets not included under any of the above heads, viz.: Rents due and accrued on building	2,548 86
	<u>\$238,642 89</u>

LIABILITIES.

Capital stock paid in, in cash	\$100,000 00
Loans secured by bond and mortgage	55,000 00
Other liabilities not included under any of the above heads, viz.: Unearned premiums (partly estimated)	8,000 00
Excess of assets over liabilities.....	70,642 89
	<u>\$238,642 89</u>

CASH TRANSACTIONS DURING THE YEAR 1894.

RECEIPTS.

Cash on hand and in banks or other moneyed institutions, January 1, 1894, before transactions of the day.....	\$2,071 94
From rent of that portion of the building not occupied by the company	11,501 88
From rent of safes.....	16,682 28
From storage of valuables, the safety of which is guaranteed by the company	8,882 17
From all other sources.....	87 25
	<u>\$39,124 92</u>

PAYMENTS.

For interest on bonds, loans and mortgages, Brooklyn Savings Bank		\$2,200 00
For dividends to shareholders.....		12,000 00
For expenses, viz.:		
Salaries	\$9,947 67	
Taxes and repairs on building	4,337 56	
Other expenses	2,767 31	
		17,052 54
Other payments, viz.:		
Saves, returned premium	\$1 50	
Deposits, returned premium.....	9 75	
		11 25
Cash on hand and in banks or other moneyed institutions, December 31, 1894, after transactions of the day.....		2,861 18
		<u>\$34,124 92</u>

CENTRAL PARK SAFE DEPOSIT COMPANY.

[175 West Fifty-eighth street ; incorporated 1891.]

J. J. McCOMB, *President*.JOHN B. McCOMB, *Treasurer*.

DIRECTORS.

JAMES JENNINGS McCOMB.
HORACE E. GARTH,
THOMAS H. HUBBARD,
JAMES M. VARNUM,

WILLIAM BARBOUR,
ALMON GOODWIN,
H. M. ANTHONY,
J. SCOTT McCOMB,
DAVID J. McCOMB.

WELCOME G. HITCHCOCK,
H. C. COPELAND,
SAMUEL W. MILBANK,
FRANK M. DAVIS,

FINANCIAL.

RESOURCES.

Stock investments, viz.:

<i>Stocks and bonds.</i>	<i>Cost.</i>	<i>Par value.</i>	<i>Estimated market value.</i>	
Manhattan Elevated, 200 shares, 6 per cent.....	\$24,000 00	\$20,000 00	\$20,900 00	
New York Central and Hudson R. R. R., 400 shares 5 per ct. . .	29,500 00	40,000 00	29,500 00	
Title Guarantee and Trust Co., 175 shares, 6 per cent.	28,000 00	17,500 00	20,625 00	
Dobbs Ferry Bank, 90 shares, 5 per cent	9,000 00	9,000 00	9,450 00	
	<u>\$100,500 00</u>	<u>\$86,500 00</u>	<u>\$100,475 00</u>	\$100,475 00
Cash on deposit with banks or other moneyed institutions.....				706 51
Cash on hand.....				6 00
Safe rentals due and accrued.....				762 48
Silver storage due and accrued.....				
Warehouse storage due and accrued.....				
Amount of assets not included under any of the above heads, viz.: Accounts due from J. J. McComb.....				2,400 00
				<u>\$104,851 99</u>

LIABILITIES.

Capital stock paid in, in cash	\$100,000 00
Expenses incurred but unpaid.....	157 88
Other liabilities not included under any of the above heads, viz.: Rents due.....	3,150 00
Excess of assets over liabilities	1,044 11
	<u>\$104,851 99</u>

CENTRAL SAFE DEPOSIT COMPANY.

481

CASH TRANSACTIONS DURING THE YEAR 1894.

RECEIPTS.

Cash on hand and in banks or other moneyed institutions	
January 1, 1894, before transactions of the day	\$250 43
From rent of safes.....	1,598 25
From storage of valuables, the safety of which is guaranteed by the company.....	999 95
From silver storage.....	
From warehouse storage.....	4,200 00
From interest on loans, deposits and investments.....	
From all other sources, viz.: Damage done to silver cabinet..	2 50
	<u>\$7,046 18</u>

PAYMENTS.

For expenses, viz.: Salaries and other expenses.....	\$3,981 63
Other payments, viz.: Deposit with J. J. McComb.....	2,400 00
Cash on hand and in banks or other moneyed institutions, December 31, 1894, after transactions of the day	714 51
	<u>\$7,046 18</u>

CENTRAL SAFE DEPOSIT COMPANY.

[3 East Fourteenth street; incorporated 1873.]

REMINGTON VERNAM, *President.*

EBENEZER DIMON, *Treasurer.*

DIRECTORS.

REMINGTON VERNAM,
CLARENCE C. VERNAM,
GEORGE VAN VLETT,

JOHN H. HERRICK,
E. W. PERRY,
S. D. JACKSON,

GEORGE WILCOX,
E. DIMON,
D. E. THORNTON.

FINANCIAL.

RESOURCES.

Real estate, cost, \$181,400; estimated present value.....	\$200,000 00
Vaults and safes, cost, \$90,994.83; estimated present value....	78,994 83
Furniture and fixtures, cost, \$21,912.88; estimated present value	5,000 00
Loans on collaterals and personal securities.....	240 00
Cash on hand.....	1 00
Safe rentals due and accrued.....	1,000 00
Silver and ware-house storage due and accrued.....	6,000 00
Tin boxes on hand, \$2,830.43; brass boxes, \$106.13; total.....	2,936 56
Amount of assets not included under any of the above heads, viz.:	
Due from sundry persons.....	\$11,436 75
Due from drayage.....	128 05
W. J. Worrell, trustee, unsold bonds.....	16,600 00
	<u>27,559 80</u>
	<u>\$316,732 19</u>

LIABILITIES.

Capital stock paid in, in cash	\$50,000 00
Bonds of the company outstanding	205,000 00
Other loans	12,500 00
Expenses incurred but unpaid	394 30
Other liabilities not included under either of the above heads, viz.:	
Taxes accrued, about	\$5,000 00
Ground rent, about	6,000 00
Bills payable	1,000 00
Due sundry persons	1,085 97
Interest and discount	4,771 26
Fourteenth Street Bank	5,739 17
	<hr/>
Excess of assets over liabilities	24,036 40
	<hr/>
	24,801 40
	<hr/>
	\$316,733 19
	<hr/>

CASH TRANSACTIONS DURING THE YEAR 1894.

RECEIPTS.

Cash on hand and in banks or other moneyed institutions, January 1, 1894, before transactions of the day	\$1,360 11
From rent of that portion of the building not occupied by the company	16,335 53
From rent of safes	8,265 43
From silver and warehouse storage	8,993 60
From sale of tin boxes for safes	5 50
From interest on loans, deposits and investments	8 25
From all other sources, viz.:	
Drayage	\$ 99 30
Sundry persons	8,471 18
Fourteenth Street Bank	6,250 00
Loans	20 00
Expenses	53 90
	<hr/>
	15,233 28
	<hr/>
	\$44,991 70
	<hr/>

PAYMENTS.

For loans repaid	\$250 00
For interest on bonds, loans and mortgages	6,645 12
For expenses, viz.:	
Salaries	\$6,261 61
Taxes and repairs on building	15 00
	<hr/>
	6,279 61
Other payments, viz.:	
Coal, gas, telephone service, advertising, drayage, etc	\$4,082 93
Sundry persons	18,333 92
Bills payable	7,989 13
	<hr/>
	31,315 97
Cash on hand and in banks or other moneyed institutions, December 31, 1894, after transactions of the day	1 00
	<hr/>
	\$44,991 70
	<hr/>

FIFTH AVENUE SAFE DEPOSIT COMPANY.

[190 Fifth Avenue; incorporated, 1886.]

WILLIAM C. BREWSTER, *President.*CHARLES B. FOSDICK, *Treasurer.*

TRUSTEES.

HENRY A. HURLBUT,
ALFRED B. DARLING,
JOHN L. RIKER,
WILLIAM C. BREWSTER,CHARLES B. FOSDICK,
GEORGE SHERMAN,
GEORGE W. CARLETON,
AUGUSTUS C. DOWNING,
WM. P. ENO.WILLIAM P. ST. JOHN,
WM. R. BOWNE,
DANIEL C. SILLECK,
JOHN W. AITKEN,

FINANCIAL.

RESOURCES.

Stock investments, viz.:

<i>Stocks and bonds.</i>	<i>Cost.</i>	<i>Par value.</i>	<i>Estimated market value.</i>
110 shares N. Y., Lack. and West. R. R. Co. 5 per cent.	\$12,928 75	\$11,000 00	\$12,570 00
100 shares R., W. and O. R. R. Co. 5 per cent.	11,669 50	10,000 00	11,550 00
100 shares Consolidated Gas Co. of New York 8 per cent.	12,637 50	10,000 00	12,600 00
100 shares Lake Shore and Mich. Southern R. R. Co. 6 per cent.,	13,463 50	10,000 00	13,400 00
	<u>\$50,691 25</u>	<u>\$41,000 00</u>	<u>\$50,520 00</u>
Vaults and safes. }			\$50,691 25
Furniture and fixtures, }			50,000 00
Cash on hand.			5,280 46
Tin boxes on hand.			957 60
			<u>\$106,929 31</u>

LIABILITIES.

Capital stock paid in, in cash.	\$100,000 00
Other liabilities not included under any of the above heads, viz.:	
Unpaid dividends, payable January 2, 1895.	\$3,000 00
Rent accrued, November and December, 1894.	833 34
	<u>3,833 34</u>
Excess of assets over liabilities.	8,095 97
	<u>\$106,929 31</u>

CASH TRANSACTIONS DURING THE YEAR 1894.

RECEIPTS.

Cash on hand and in banks or other moneyed institutions, January 1, 1894, before transactions of the day	\$53,888 94
From rent of safes.	18,651 42
From interest on loans, deposits and investments	2,358 75
From bonds sold, par value, \$49,000; amount received therefor,	50,170 00
From all other sources, viz.: Opening safes, payments for keys,	34 00
	<u>\$125,098 11</u>

PAYMENTS.

For dividends to shareholders		\$6,000 00
For expenses, viz.:		
Salaries	\$4,160 00	
Taxes, State, \$150; city, \$1,569.11	1,719 11	
Rent of building, \$6,000; share of taxes, \$394.45	5,894 45	
Other expenses	1,183 84	
		12,956 40
Other payments, viz.:		
Bonds purchased	\$50,170 00	
Stocks purchased	50,691 25	
		100,861 25
Cash on hand and in banks or other moneyed institutions, December 31, 1894, after transactions of the day		5,280 46
		<u>\$125,098 11</u>

FRANKLIN SAFE DEPOSIT COMPANY.

[164 and 166 Montague street; incorporated 1891.]

GEORGE H. SOUTHARD, *President*.JAMES R. COWING, *Treasurer*.

TRUSTEES.

ALEXANDER E. ORR,
DARWIN R. JAMES,
JOHN B. WOODWARD,
CROWELL HADDEN,WHITMAN W. KENYON,
ETHAN ALLEN DOTY,
WM. H. WALLACE,
MARTIN JOOST,
GEORGE M. COIT.GEORGE H. SOUTHARD,
EDWIN PACKARD,
GEORGE M. OLCOTT,
FELIX CAMPBELL,

FINANCIAL.

RESOURCES.

Stock investments, viz.:

<i>Stocks and bonds.</i>	Cost.	Par value.	Estimated market value.
L. Shore and Mich. So. Ry. 7s.	\$34,450 00	\$30,000 00	\$34,600 00
Wash. water power 1st mtge. 6s.	2,000 00	2,000 00	2,000 00
Edison Elec. Illum. Co. 6s. ...	7,800 00	8,000 00	8,000 00
Hecker, Jones, Jewell Milling Co. 1st mtge.	10,800 00	10,000 00	10,700 00
Hecker, Jones, Jewell Milling Co. preferred stock	2,880 00	3,800 00	2,880 00
	<u>\$47,430 00</u>	<u>\$43,800 00</u>	<u>\$48,180 00</u>

Vaults and safes, cost, \$49,554.82; estimated present value ...	49,554 28
Furniture and fixtures, cost, \$3,492.52; estimated present value,	3,492 58
Cash on deposit with banks or other moneyed institutions	445 58

\$101,672 43

LIABILITIES.

Capital stock paid in, in cash	\$100,000 00
Excess of assets over liabilities	1,672 43

\$101,672 43

GARFIELD SAFE DEPOSIT COMPANY, NEW YORK CITY. 485

CASH TRANSACTIONS DURING THE YEAR 1894.

RECEIPTS.

Cash on hand and in banks or other moneyed institutions, January 1, 1894, before transactions of the day	\$6,271 18
From rent of safes.....	8,803 85
From storage of valuables, the safety of which is guaranteed by the company	1,715 55
From warehouse storage	50 50
From interest on loans, deposits and investments.....	2,848 69
From stocks sold, par value, \$42,000; amount received therefor,	47,880 00
	<u>\$87,068 73</u>

PAYMENTS.

For expenses, viz.:

Salaries.....	\$3,975 25
Rent of building from May 31, 1893.....	10,756 59
Other expenses.....	2,051 14
	<u>\$16,782 98</u>

Other payments, viz.:

Vaults	\$781 50
Furniture and fixtures	904 66
Stocks bought, par value, \$43,000; amount paid therefor...	48,180 00
	<u>49,866 16</u>

Cash on hand and in banks or other moneyed institutions, December 31, 1894, after transactions of the day.....	445 58
	<u>\$87,068 73</u>

GARFIELD SAFE DEPOSIT COMPANY, NEW YORK CITY.

[75 and 77 West Twenty-third street; incorporated 1888.]

JAMES McCUTCHEON, *President.*

H. H. BROCKWAY, *Treasurer.*

TRUSTEES.

BENJAMIN ALTMAN,
H. H. BROCKWAY,
ADOLPHO H. FISCHER,
HIRAM HITCHCOCK,

L. A. BEVIN,
ROBERT DUNLAP,
W. H. GELSHENEN,
FRANK R. LAWRENCE,
JAMES F. SUTTON.

JAMES H. BRESLIN,
SILAS R. DUTCHER,
EDWARD HOLBROOK,
JAMES McCUTCHEON,

FINANCIAL.

RESOURCES.

Real estate, cost, \$63,776.95; estimated present value.....	\$63,776 95
Vaults and safes, cost, \$84,445.48; estimated present value	84,445 48
Furniture and fixtures, cost, \$9,485.07; estimated present value	9,485 07
Cash on deposit with banks or other moneyed institutions	9,764 86
Cash on hand	56 47
Safe rentals due and accrued	3,174 50
Silver storage due and accrued.....	3,751 60
Warehouse storage due and accrued.....	2,582 45
Amount of assets not included under any of the above heads, viz.: Rent accrued	1,388 88
	<u>\$178,870 66</u>

LIABILITIES.

Capital stock paid in, in cash ...	\$150,000 00
Expenses incurred but unpaid	2,560 50
Other liabilities not included under any of the above heads, viz.:	
Taxes accrued	\$400 00
Salaries accrued	50 00
	<u>450 00</u>
Excess of assets over liabilities.....	25,860 16
	<u>\$178,870 66</u>

REPORT ON DEPOSIT AND STORAGE COMPANIES.

CASH TRANSACTIONS DURING THE YEAR 1894.

RECEIPTS.

Cash on hand and in banks or other moneyed institutions, January 1, 1894, before transactions of the day	\$28,659 95
For rent of that portion of the building not occupied by the company	8,000 00
From rent of safes	21,126 10
From storage of valuables, the safety of which is guaranteed by the company	9,840 34
From silver storage	
From warehouse storage	3 00
From sale of tin boxes for safes	
From all other sources, viz.: Sundries	158 80
	<u>\$67,768 19</u>

PAYMENTS.

For expenses, viz.:

Salaries	\$7,313 00
Taxes and repairs on building	1,952 23
Rent of building	21,000 00
Other expenses	4,344 13
	<u>\$34,609 36</u>

Other payments, viz.: Returned to stockholders for moneys advanced	28,487 50
Cash on hand and in banks or other moneyed institutions, December 31, 1894, after transactions of the day	9,821 33
	<u>\$67,768 19</u>

LINCOLN SAFE DEPOSIT COMPANY, NEW YORK CITY.

[32-42 East Forty-second street; incorporated 1881.]

THOMAS L. JAMES, *President*.JOHN R. VAN WORMER, *Treasurer*.

TRUSTEES.

THOMAS L. JAMES,
NOAH DAVIS,
WM. SEWARD WEBB,
HARVEY P. FARRINGTON,

ALFRED VAN SANTVOORD,
MATTHEW C. D. BORDEN,
H. WALTER WEBB,

WM. R. GRACE,
FREDERICK W. VANDERBILT,
SAMUEL BARTON,
PERCIVAL KÜHNKE.

FINANCIAL.

RESOURCES.

Real estate, cost, \$1,512,097.51; estimated present value	\$1,512,097 51
Vaults and safes, cost, \$75,261.64; estimated present value	75,261 64
Furniture and fixtures, cost, \$4,500; estimated present value ..	3,600 00
Loans on collaterals and personal securities	85,000 00
Cash on deposit with banks or other moneyed institutions	12,828 73
Safe rentals due and accrued	5,899 60
Silver storage due and accrued	5,520 84
Warehouse storage due and accrued	60,809 23
Amount of assets not included under any of the above heads, viz.:	
Supplies on hand in warehouse department	\$3,110 11
Supplies on hand in vault department	300 00
	<u>3,410 11</u>
Amount due from customers' account, advance charges	2,048 23
Uncollected interest on loan	1,427 13
	<u>\$1,767,898 08</u>

LINCOLN SAFE DEPOSIT COMPANY, NEW YORK CITY. 487

LIABILITIES.*

Capital stock paid in, in cash	\$1,000,000 00
Loans secured by bond and mortgage	650,000 00
Other loans with Lincoln National Bank	12,000 00
Interest due and accrued on loans.....	3,187 50
Expenses incurred but unpaid	1,288 00
Taxes accrued.....	1,750 00
Excess of assets over liabilities	99,672 53
	<hr/>
	\$1,767,898 02
	<hr/>

CASH TRANSACTIONS DURING THE YEAR 1894.

RECEIPTS.

Cash on hand and in banks or other moneyed institutions, January 1. 1894, before transactions of the day.....	\$55,847 26
From rent of that portion of the building not occupied by the company	28,889 94
From rent of safes.....	89,618 15
From storage of valuables, the safety of which is guaranteed by the company	17,546 26
From warehouse storage.....	91,922 43
From interest on loans, deposits and investments	5,451 06
From loans repaid.	15,000 00
From all other sources, viz.:	
Loans from Lincoln National Bank.....	\$37,000 00
From customers' account advance charges.....	3,782 14
	<hr/>
	40,782 14
	<hr/>
	\$290,007 24
	<hr/>

PAYMENTS.

From loans repaid.....	\$25,000 00
For interest on bonds, loans and mortgages.....	29,808 83
For dividends to shareholders.....	70,000 00
For expenses, viz.:	
Salaries.....	\$50,810 33
Taxes and repairs on building	18,865 74
Other expenses	28,067 75
	<hr/>
	97,738 82
Other payments, viz.:	
Construction of 40 and 42 E. 42d street.....	\$51,943 20
For customers' account advance charges	5,303 16
	<hr/>
	55,146 36
Cash on hand and in banks or other moneyed institutions, December 31, 1894, after transactions of the day.....	12,823 78
	<hr/>
	\$290,007 24
	<hr/>

LONG ISLAND SAFE DEPOSIT COMPANY, BROOKLYN.

[263 Fulton street ; incorporated 1867.]

CLEMENT LOCKITT, *President*.JOHN A. DITMAS, *Assistant Secretary*.

DIRECTORS.

CLEMENT LOCKITT,
DANIEL D. WHITNEY,
HENRY K. SHELDON,
ROBERT LEFFERTS,
JOHN BUNCE,
THOMAS H. MESSENGER,
JOHN FRENCH.

WM. M. VAN ANDEN,
S. WARREN SNEDEN,
EDWARD D. WHITE,
GEORGE W. BERGEN,
JOHN DITMAS, Jr.,
DESMOND DUNNE,
STEPHEN L. VANDERVEER,
HENRY E. HUTCHINSON.

HENRY H. ADAMS,
JOHN J. BARNIER,
WM. F. MERRILL,
WM. H. WILLIAMS,
CHARLES T. CORWIN,
THOMAS EVERIT,
JAMES M. FULLER.

FINANCIAL.

RESOURCES.

Stock investments, viz.:

<i>Stocks and bonds.</i>	Cost.	Par value.	Estimated market value.
Brooklyn Wallabout market 8 per cent. bonds.....	\$20,000 00	\$20,000 00	\$20,000 00
Real estate, cost, \$147,940.95 ; estimated present value.....			50,000 00
Vaults and safes, furniture and fixtures, cost, \$48,275 ; estimated present value.....			25,000 00
Cash on deposit with banks or other moneyed institutions			16,669 81
			<u>\$111,669 81</u>

LIABILITIES.

Capital stock paid in, in cash.....	\$100,000 00
Excess of assets over liabilities	11,669 81
	<u>\$111,669 81</u>

CASH TRANSACTIONS DURING THE YEAR 1894.

RECEIPTS.

Cash on hand and in banks or other moneyed institutions, January 1, 1894, before transactions of the day.....	\$11,148 91
From rent of safes.....	11,854 76
From storage of valuables, the safety of which is guaranteed by the company	2,038 18
From silver storage.....	
From warehouse storage.....	
From interest on loans, deposits and investments	735 44
	<u>\$25,777 29</u>

PAYMENTS.

For expenses, viz.:

Salaries.....	\$5,863 00
Taxes.....	760 46
Rent of building.....	1,275 00
Other expenses.....	1,109 80
	<u>\$9,107 96</u>
Cash on hand and in banks or other moneyed institutions, December 31, 1894, after transactions of the day.....	16,669 81
	<u>\$25,777 29</u>

MANHATTAN SAFE DEPOSIT COMPANY, NEW YORK

* MANHATTAN SAFE DEPOSIT COMPANY, NEW YORK

[346-8; Broadway; incorporated 1888.]

A. H. WELCH, *President.*

JOHN J. PULL

TRUSTEES.

JOHN A. MCCALL,
A. H. WELCH,
W. L. STRONG,
T. M. IVES,

HENRY TUCK,
WOODBURY LANGDON,
R. W. WEEKS,
W. H. APPLETON,
C. C. WHITNEY.

EDWARD N. GIBBS,
W. H. LEWIS,
W. T. BOOTH,
W. J. WESTCOTT

FINANCIAL RESOURCES.

Vaults and safes, cost, \$150,000; estimated present value
Furniture and fixtures, cost, \$10,000; estimated present value.
Cash on deposit with banks or other moneyed institutions.....
Safe rentals due and accrued.
Warehouse storage due and accrued.
Tin boxes on hand.

LIABILITIES.

Capital stock, paid in, in cash
=

CASH TRANSACTIONS DURING THE YEAR 1894

RECEIPTS.

Cash on hand and in banks or other moneyed institutions, January 1, 1894, before transactions of the day
From rent of that portion of the building not occupied by the company
From rent of safes
From storage of valuables, the safety of which is guaranteed by the company
From warehouse storage
From sale of tin boxes for safes
From interest on loans, deposits and investments
From all other sources, viz.: New set keys sold
=

PAYMENTS.

For expenses, viz.:

Salaries	\$14,761 00
Taxes and repairs on building	1,028 50
Rent of building	17,500 03
Other expenses	2,811 75

Other payments, viz.:

Purchase of tin boxes.....	\$16 08
New locks, keys, etc	67 37

Cash on hand and in banks or other moneyed institutions, December 31, 1894, after transactions of the day
=

* Going out of business about May 1, 1895.

MERCANTILE SAFE DEPOSIT COMPANY, NEW YORK CITY.

[120 Broadway; incorporated 1875.]

LYMAN RHOADES, President.**GEORGE BOSCAWEN, Treasurer****TRUSTEES.****HENRY B. HYDE,
HENRY S. TERBELL,****HENRY A. HURLBUT,
GEORGE W. PHILLIPS,
THOMAS D. JORDAN.****LYMAN RHOADES,
LOUIS FITZGERALD,****FINANCIAL.****RESOURCES.****Stock investments, viz.:**

<i>Stocks and bonds.</i>	<i>Cost.</i>	<i>Par value.</i>	<i>Estimated market value.</i>
New York city school bonds	\$98,463 50	\$100,000 00	\$101,500 00
N. Y. city additional water stk.	125,250 00	200,000 00	243,000 00
Western Union Telegraph stock,	91,257 50	100,000 00	91,257 50
	<u>\$315,000 00</u>	<u>\$400,000 00</u>	<u>\$335,757 50</u>

\$335,757 50

Loans on collaterals and personal securities.....	5,000 00
Cash on hand	1,961 39
For use of safes, due and accrued	2,797 50
Storage due and accrued.....	1,276 23
Tin boxes on hand.....	1,500 00
Amount of assets not included under any of the above heads, viz.:	

Western National Bank	\$1,980 44
Loans	5,447 37
Business and good will.....	200,000 00
Dividend due	1,380 00

208,677 81

\$617,000 43**LIABILITIES.**

Capital stock authorized, \$500,000; paid in, in cash.....	\$300,000 00
Other loans.....	816,000 00
Expenses incurred but unpaid.....	850 00
Excess of assets over liabilities	150 43
	<u>\$617,000 43</u>

CASH TRANSACTIONS DURING THE YEAR 1894.**RECEIPTS.**

Cash on hand and in banks or other moneyed institutions, January 1, 1894, before transactions of the day	\$5,704 09
From rent of that portion of the building not occupied by the company.....	12,000 00
From use of safes.....	184,164 49
From storage of valuables, the safety of which is guaranteed by the company	3,930 29
From silver storage	33 33
From warehouse storage and merchandise.....	2,026 46
From interest on loans, deposits and investments.....	831 91
From all other sources, viz.:	
Police and burglar alarm	\$10,058 01
Outside vaults	13,690 00
Special deposits.....	3,500 00
Loan	125,816 18
	<u>153,058 13</u>
	<u>\$311,739 20</u>

THE NATIONAL SAFE DEPOSIT COMPANY OF NEW YORK. 491

PAYMENTS.

For dividends to shareholders		\$120,000 00
For expenses, viz.:		
Salaries.....	\$34,945 65	
Taxes and repairs on buildings.....	3,287 50	
Rent of building	46,447 51	
Other expenses	6,907 87	
		90,588 67
Other payments, viz.:		
Tin boxes.....	\$40 11	
Western Union Telegraph stock	91,287 50	
Loss, St. Nicholas Bank	361 53	
Loans	7,500 00	
		99,189 14
Cash on hand and in banks or other moneyed institutions, December 31, 1894, after transactions of the day		1,961 39
		<u>\$311,789 20</u>

*THE NATIONAL SAFE DEPOSIT COMPANY OF NEW YORK.

[23 Liberty street; incorporated 1894.]

JAMES C. HOLDEN, *President.*

J. LYNCH PENDERGAST, *Secretary.*

DIRECTORS.

JOHN W. AUCHENCLOSS,
JOHN A. FONDA,

JAMES C. HOLDEN,
FREDERICK O. BARTON,
JAMES E. GRANNISS.

ISAAC F. LLOYD,
THEODORE W. MORRIS,

FINANCIAL.

RESOURCES.

Stock investments, viz.:

<i>Stocks and Bonds.</i>	Cost.	Par value.	Estimated market value.	
New York City additional water stock.....	\$184,537 50	\$185,000 00	\$189,635 00	\$189,635 00
Furniture and fixtures, cost, \$411.15; estimated present value..				411 15
Cash on deposit with banks or other moneyed institutions....				7,510 98
Cash on hand.....				110 91
Safe rentals due and accrued				1,362 50
Silver storage due and accrued.....				141 77
Warehouse storage due and accrued.....				
Tin boxes on hand.....				352 22
Amount of assets not included in any of the above heads, viz.:				
Burglar alarm service.....			\$632 33	
Repair accounts			10 00	
Organization expenses.....			2,174 80	
Supplies			156 87	
Interest on stocks.....			1,387 50	
Interest on deposits.....			14 03	
				4,875 58
				<u>\$208,890 01</u>

LIABILITIES.

Capital stock paid in, in cash	\$200,000 00
Expenses incurred but unpaid.....	1,472 16
Other liabilities not included under any of the above heads, viz.:	
Taxes accrued.....	150 00
Excess of assets over liabilities....	2,267 85
	<u>\$208,890 01</u>

* Doing business eight months.

CASH TRANSACTIONS DURING THE YEAR 1894.

RECEIPTS.

Cash on hand and in banks or other moneyed institutions, May 1, 1894, before transactions of the day.....	\$200,000 00
From rent of safes.	6,684 91
From storage of valuables, the safety of which is guaranteed by the company	291 79
From silver storage	
From warehouse storage.....	
From interest on loans, deposits and investments	8,146 01
From all other sources, viz.: Burglar alarm service	8,674 98
	<u>\$218,797 09</u>

PAYMENTS.

For interest on bonds, loans and mortgages.....	\$797 99
For expenses, viz.:	
Salaries.....	\$10,110 70
Rent of building.....	4,250 00
Other expenses.....	5,746 19
	<u>20,106 99</u>
Other payments, viz.:	
Furniture and fixtures.....	\$411 15
Tin boxes.....	332 22
Bond purchase.....	184,537 60
	<u>185,270 87</u>
Cash on hand and in banks or other moneyed institutions, December 31, 1894, after transactions of the day	7,621 84
	<u>\$218,797 09</u>

NEW YORK PRODUCE EXCHANGE SAFE DEPOSIT AND STORAGE COMPANY, NEW YORK CITY.

[Corner Whitehall and Stone streets; incorporated, 1883.]

JAMES MCGEE, President.

S. G. BAYNE, Treasurer.

TRUSTEES.

JAMES MCGEE,
SAMUEL JACOBY,
GEORGE F. GREGORY,
S. G. BAYNE,ALEXANDER E. ORR,
E. M. VAN TASSEL,
R. H. LAMBEER,
JOHN SINCLAIR,
WM. H. PEARSON,ALFRED M. HOYT,
FORREST H. PARKER,
GUSTAV H. SCHWAB,
WM. A. NASH,

FINANCIAL

RESOURCES.

Stock investments, viz.:

Stocks and bonds.	Cost.	Par value.	Estimated market value.
New York city aqueduct bonds .	\$10,618 22	\$10,000 00	\$10,000 00
United States bonds.....	26,853 75	22,000 00	24,430 00
	<u>\$37,471 97</u>	<u>\$32,000 00</u>	<u>\$34,430 00</u>

Vaults and safes, cost, \$84,856.17; estimated present value ...	\$84,856 17
Furniture and fixtures, cost, \$39,108.98; estimated present value,	38,859 84
Cash on deposit with banks or other moneyed institutions.....	2,803 09
Cash on hand, unpaid dividends.....	1,616 00
Estimated safe rentals due and accrued	2,000 00
Silver storage due and accrued	
Warehouse storage due and accrued.....	
Amount of assets not included under any of the above heads, viz.: Certificate of membership in New York Produce Exchange	450 00
	<u>\$164,405 10</u>

SAFE DEPOSIT COMPANY OF N&W YORK.

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LIABILITIES.

Capital stock paid in, in cash.....	\$150,000 00
Expenses incurred but unpaid.....	1,858 83
Other liabilities not included under any of the above heads, viz.: Unpaid dividends	1,616 00
Excess of assets over liabilities	11,480 77
	<u>\$164,405 10</u>

CASH TRANSACTIONS DURING THE YEAR 1894.

RECEIPTS.

Cash on hand and in banks or other moneyed institutions, Jan- uary 1, 1894, before transactions of the day.....	\$595 41
From rent of safes	25,852 03
From storage of valuables, the safety of which is guaranteed by the company	878 50
From warehouse storage	8,358 29
From sale of tin boxes for safes	24 70
From interest on loans, deposits and investments.....	1,809 74
From all other sources, viz.:	
Lost keys.....	\$14 50
Key deposits	189 00
Sundries.....	16 50
	<u>200 00</u>
	<u>\$36,708 67</u>

PAYMENTS.

For dividends to shareholders.....	\$12,000 00
For expenses, viz.:	
Salaries.....	\$2,581 00
Taxes.....	2,180 98
Rent of building.....	6,250 00
Other expenses	2,640 70
	<u>20,542 68</u>
Other payments, viz.: Construction	1,862 90
Cash on hand and in banks or other moneyed institutions, De- cember 31, 1894, after transactions of the day.....	2,808 09
	<u>\$36,708 67</u>

SAFE DEPOSIT COMPANY OF NEW YORK.

[140 Broadway; incorporated 1861.]

FRANCIS M. JENCKS, *President.*

GEORGE H. VOSE, *Secretary and Treasurer.*

DIRECTORS.

JOSEPH I. HICKNELL,
WARREN B. SAGE,
JOHN F. HALSTED,
DANIEL F. APPLETON,

ISAAC P. MARTIN,
A. D. HOPE,
CHARLES T. BARNEY,
WILLIAM H. HOLLISTER,
GEORGE H. VOSE.

JOSEPH T. LOW,
FRANCIS M. JENCKS,
JOHN L. BREWSTER,
PETER B. WYCKOFF,

FINANCIAL.

RESOURCES.

Stock investments, viz.:

<i>Stocks and bonds.</i>	Cost.	Par value.	Estimated market value.
N. Y., L. E. and W. stk., 600 shares	\$66,000 00	\$60,000 00	\$66,000 00
Morris and Essex stk., 300 shares	12,412 50	10,000 00	12,412 50
E., W. and O. stk., 300 shares..	21,487 50	20,000 00	21,487 50
New York city bonds	21,450 00	21,000 00	21,450 00
United States bonds.....	211,450 00	198,000 00	211,450 00
	<u>\$392,800 00</u>	<u>\$364,000 00</u>	<u>\$392,800 00</u>

REPORT ON DEPOSIT AND STORAGE COMPANIES.

Cash on deposit with banks or other moneyed institutions . . .	\$5,722 16
Cash on hand, checks, bills and cash memoranda	1,027 69
Tin boxes on hand	84 94
	<u>\$399,684 79</u>

LIABILITIES.

Capital stock paid in, in cash	\$283,300 00
Other loans	10,187 50
Other liabilities not included under either of the above heads, viz.:	
Taxes accrued	\$75 00
Rent	1,750 00
Salaries to balance	194 21
	<u>3,019 21</u>
Excess of assets over liabilities	104,126 08
	<u>\$399,684 79</u>

CASH TRANSACTIONS DURING THE YEAR 1894.

RECEIPTS.

Cash on hand and in banks or other moneyed institutions, January 1, 1894, before transactions of the day	\$3,729 25
From rent of safes	70,578 33
From silver storage	1,647 38
From sale of tin boxes for safes	189 50
From interest on loans, deposits and investments	16,089 74
From all other sources, viz.:	
Beach estate	\$30 00
Loan	10,187 50
	<u>10,247 50</u>
	<u>\$102,431 70</u>

PAYMENTS.

For interest on bonds, loans and mortgages	\$78 90
For dividends to shareholders	23,664 00
For expenses, including rent	24,654 87
Salaries	20,788 92
Other payments, viz.:	
City bonds (\$3,000)	\$8 000 00
City bonds (\$ 0.001)	10,187 50
Tin boxes	224 85
Advertising	1, 35 25
Two months' rent	3,500 00
City taxes, \$6 75; State taxes, \$2 50; total	925 00
Window guards	1,498 00
Winchester arms	202 56
New safes	1,314 00
Commission	10 00
	<u>27,695 16</u>
Cash on hand and in banks or other moneyed institutions, December 31, 1894, after transactions of the day	6,749 85
	<u>\$102,431 7</u>

CONDITION OF SAFE DEPOSIT COMPANIES.

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Statement of the Condition of the Safe Deposit Companies of the State of New York on the Morning of July 1, 1894.

NAMES.	Resources.					
	Stock investments.	Real estate.	Vaults and safes.	Furniture and fixtures.	Loans on collaterals.	Cash deposited.
Albany Safe Deposit and Storage Company, Albany	.....	\$1,550 79	\$39,938 45	\$1,798 33	.....	\$5,319 37
American Safe Deposit Company, New York city	.....	314,639 06	41,365 41	34,963 42	.....	4,364 48
Bankers' Safe Deposit Company, New York city	.....	.....	59,872 14	3 0 00	.....	5,191 73
Binghamton Safe Deposit Company, Binghamton	\$64,746 58	.....	7,684 05	.....	.....	4,433 47
Brooklyn City Safe Deposit Company	.....	210,000 00	15,991 51	.....	.....	6,369 50
Brooklyn Safe Deposit Company, New York city*	100,860 00	.....	.....	.....	.....	313 50
Central Safe Deposit Company, New York city	.....	20,000 00	73,994 53	8,000 00	\$440 00	89 91
Fifth Avenue Safe Deposit Company, New York city	20,170 00	.....	50,030 00	.....	.....	5,864 63
Franklin Safe Deposit Company, Brooklyn	48,100 00	.....	48,808 53	3,481 58	.....	4,637 14
Garfield Safe Deposit Company, New York city	.....	63,778 96	84,445 63	.....	.....	32,500 91
Lincoln Safe Deposit Company, New York city	.....	1,493,149 17	73,351 84	9,465 07	100,000 00	12,764 65
Long Island Safe Deposit and Storage Company, Brooklyn	20,000 00	36,000 00	150,000 00	.....	.....	13,519 53
Manhattan Safe Deposit and Storage Company, New York city	.....	.....	.....	.....	.....	10,086 16
Mercantile Safe Deposit Company, New York city	500,000 00	.....	.....	.....	.....	.....
National Safe Deposit Company of New York city	186,000 00	.....	.....	.....	.....	.....
New York Produce Exchange Safe Deposit and Storage Company	24,800 00	.....	84,443 47	39,108 96	.....	10,389 80
Safe Deposit Company of New York	283,800 00	.....	.....	.....	.....	10,023 06
Totals	\$1,172,925 56	\$9,368,108 97	\$754,933 40	\$98,128 38	\$100,440 00	\$137,077 51
						\$4,639 21

* Deficiency July 1, 1894, \$1,373 60, which was added to other assets for balance.

Statement of the Condition of the Safe Deposit Companies of the State of New York, etc.— (Cont'd).

NAMES.	RESOURCES.					LIABILITIES.	
	Safe rentals.	Silver storage.	Warehouse storage.	Tin boxes.	Other assets.	Total resources.	Capital.
Albany Safe Deposit and Storage Company, Albany.....	\$306 00	\$761 75	\$173 58	....	\$652 25	\$94,701 85	\$30,000 00
American Safe Deposit Company, New York city.....	1,906 33	1,673 11	....	\$933 80	3,141 66	400,687 86	300,000 00
Bankers Safe Deposit Company, New York city.....	....	....	....	500 00	....	110,400 74	100,000 00
Bankers Safe Deposit Company, New York city.....	....	....	....	....	....	18,183 13	10,000 00
Bankers Safe Deposit Company, New York city.....	....	....	....	....	....	237,786 35	100,000 00
Brooklyn City Safe Deposit Company, New York city.....	2,597 43	1,068 30	....	....	2,301 02	103,670 70	100,000 00
Brooklyn Park Safe Deposit Company, New York city.....	430 25	486 95	....	....	2,398 60	3,801 80	6,000 00
Central Safe Deposit Company, New York city.....	1,000 00	6,000 00	....	2,936 76	22,518 36	106,991 22	10,000 00
Central Safe Deposit Company, New York city.....	....	....	....	257 60	....	10,081 43	10,000 00
Fifth Avenue Safe Deposit Company, Brooklyn.....	....	....	....	....	....	10,081 43	10,000 00
Fifth Avenue Safe Deposit Company, New York city.....	2,093 00	3,324 05	2,780 14	....	1,333 23	110,800 93	150,000 00
Field Safe Deposit Company, New York city.....	5,119 00	6,384 87	61,190 72	....	6,950 04	1,070,000 00	1,070,000 00
Long Island Safe Deposit Company, New York city.....	....	....	....	....	....	1,070,000 00	1,070,000 00
Long Island Safe Deposit and Storage Company, Brooklyn.....	....	....	....	....	....	1,070,000 00	1,070,000 00
Long Island Safe Deposit and Storage Co., New York city.....	600 00	115 00	943 70	100 00	....	171,514 83	100,000 00
Manhattan Safe Deposit Company, New York city.....	4,085 47	1,701 16	772 10	1,000 00	233,031 00	513,722 61	300,000 00
National Safe Deposit Company, New York city.....	1,567 60	3 86	1 00	....	5,651 40	211,437 07	300,000 00
N. Y. Produce Exchange Safe Deposit and Storage Co.....	2,000 00	....	....	....	475 00	383,300 19	150,000 00
Safe Deposit Company of New York.....	....	....	....	49 84	....	....	233,000 00
Totals.....	\$30,334 87	\$31,708 95	\$46,166 09	\$4,697 70	\$348,953 35	\$5,004,576 39	\$3,368,700 00
							\$441,371 41

* Deficiency July 1, 1891, \$1,978.60, which was added to other assets for balance.

CONDITION OF SAFE DEPOSIT COMPANIES.

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Statement of the Condition of the Safe Deposit Companies of the State of New York, etc.—(Concluded).

NAME3.	LIABILITIES.					
	Bonds outstanding.	Loans secured by bond and mortgage.	Other loans	Interest due and accrued on loans.	Expenses	Other liabilities.
Albany Safe Deposit and Storage Company Albany	\$100,000 00	.....	.....	.....	\$246 10	.....
American Safe Deposit Company New York city	\$350 00	.....	\$91 66
Bankers' Safe Deposit Company New York city
Binghamton Safe Deposit Company Binghamton
Brooklyn City Safe Deposit Company New York city*	\$55,000 00	.....	1,100 00	.....	11,000 00
Central Park Safe Deposit Company New York city	30 30	3,850 00
Central Safe Deposit Company New York city	12,500 00	.....	.....	1,407 64	4,412 09
Fifth Avenue Safe Deposit Company New York city	205 000 00	.....	.....	.....	.....	5,183 34
Franklin Safe Deposit Company Brooklyn
Franklin Safe Deposit Company New York city	200 07	.....
Garfield Safe Deposit Company New York city	2,815 51	1,300 00
Lincoln Safe Deposit Company New York city	650,000 00	.....	3,187 50	.....	7,853 80
Long Island Safe Deposit and Storage Company Brooklyn
Manhattan Safe Deposit and Storage Company New York city
Mercantile Safe Deposit Company New York city
National Safe Deposit Company New York city	\$157,000 00	.....	300 00	.....
New York Produce Exchange Safe Deposit and Storage Company	1,437 51	.....
Safe Deposit Company of New York	1,358 23	584 10
Totals	\$505,000 00	\$717,500 00	\$ 87,000 00	\$4,537 50	\$9,075 49	\$16,791 99
						\$ 10,576 39

* Deficiency July 1, 1921, \$1,375.60, which was added to other assets for balance.

REPORT ON DEPOSIT AND STORAGE COMPANIES.

*Statement of the Condition of the Safe Deposit Companies of the State of New York on the Morning of
January 1, 1895.*

NAMES.	RESOURCES.						
	Stock Investments.	Real estate.	Vaults and safes.	Furniture and fixtures.	Loans on collaterals.	Cash deposited.	Cash on hand.
Albany Safe Deposit and Storage Company Albany.....	.....	\$51,550 79	\$30,138 45	\$5,573 33	.....	\$1,810 60	\$84 32
American Safe Deposit Company, New York city.....	.....	315,136 77	49,255 44	34,255 49	.....	5,418 64	100 00
Bankers' Safe Deposit Company, New York city.....	\$58,246 85	.....	59,513 14	300 00	.....	5,250 75	.....
Brooklyn City Safe Deposit Company, Brooklyn.....	.....	.....	7,694 65	.....	.....	4,956 87	.....
Brooklyn Park Safe Deposit Company, New York city.....	.....	\$10,000 00	15,671 53	.....	.....	2,750 10	81 08
Central Park Safe Deposit Company, New York city.....	100,475 00	.....	.....	.....	.....	705 51	6 00
Central Safe Deposit Company, New York city.....	.....	\$00,070 00	73,924 55	5,000 70	\$340 00	.....	1 00
Fifth Avenue Safe Deposit Company, New York city.....	50,991 35	.....	.....	50,000 00	.....	.....	5,390 46
Franklin Safe Deposit Company, Brooklyn.....	45,150 00	.....	49,354 32	3,493 51	.....	445 58	.....
Franklin Safe Deposit Company, New York city.....	.....	65,776 35	84,445 43	9,485 07	.....	9,764 95	55 47
Lincoln Safe Deposit Company, New York city.....	.....	1,512,057 51	75,361 64	3,600 00	85,000 00	12,833 73	.....
Long Island Safe Deposit Company, Brooklyn.....	30,000 00	50,000 00	.....	35,000 00	.....	16,669 31	.....
Manhattan Safe Deposit and Storage Company, New York city*.....	.....	.....	.....	.....	5,000 00	7,139 43	.....
Manhattan Safe Deposit Company, New York city.....	335,737 50	.....	.....	411 15	.....	.....	1,931 29
National Safe Deposit Company of New York city†.....	159,985 00	.....	.....	38,399 84	.....	7,510 98	110 91
New York Produce Exchange Safe Deposit and Storage Company.....	34,430 00	.....	84,295 17	.....	.....	2,803 09	1,616 00
Safe Deposit Company of New York city.....	335,300 00	.....	.....	.....	.....	5,723 16	1,037 69
Security Safe Deposit Company, Buffalo‡.....	.....	.....	.....	.....	.....	.....	.....
Totals.....	\$1,290,335 53	\$2,405,565 08	\$351,359 90	\$166,385 39	\$80,740 00	\$79,033 55	\$10,335 17

* To close its business about May 1, 1895. Charged off vaults, safes, furniture and fixtures which represented a cost of \$180,000.
 † Doing business eight months. ‡ Organized October, 1894. Report not included.

Statement of the Condition of the Safe Deposit Companies of the State of New York, etc.—(Cont'd).

NAMES.	RESOURCES.					LIABILITIES.	
	Safe rentals.	Silver storage.	Warehouse storage.	Tin boxes.	Other assets.	Total resources.	Capital.
Albany Safe Deposit and Storage Company, Albany.....	\$27 00	\$407 75	\$295 83	.....	\$323 50	\$91,449 46	\$90,000 00
American Safe Deposit Company, New York city.....	1,295 00	1,763 00	.....	\$333 50	3,458 15	400,753 39	390,000 00
Bankers' Safe Deposit Company, New York city.....	.....	.....	.....	.....	.....	123,669 77	100,000 00
Binghamton Safe Deposit Company, Binghamton.....	.....	.....	.....	.....	.....	12,380 52	10,000 00
Brooklyn City Safe Deposit Company, Brooklyn.....	1,885 42	675 45	.....	.....	2,543 85	231,642 38	100,000 00
Brooklyn Park Safe Deposit Company, New York city.....	1,702 48	.....	.....	.....	2,470 01	104,351 99	100,000 00
Central Safe Deposit Company, New York city.....	1,000 00	6,000 00	.....	2,936 76	27,559 80	316,732 19	50,000 00
Fifth Avenue Safe Deposit Company, New York city.....	.....	.....	.....	957 60	.....	106,929 31	100,000 00
Franklin Safe Deposit Company, Brooklyn.....	3,174 50	3,751 60	2,582 45	.....	1,233 33	101,972 42	100,000 00
Garfield Safe Deposit Company, New York city.....	5,899 60	5,320 84	60,809 22	.....	6,885 48	178,370 65	150,000 00
Lincoln Safe Deposit Company, New York city.....	.....	.....	.....	.....	.....	1,767,198 02	1,000,000 00
Long Island Safe Deposit Company, Brooklyn.....	.....	.....	.....	.....	.....	111,669 31	100,000 00
Manhattan Safe Deposit and Storage Co., New York city*.....	300 00	.....	650 00	100 00	160,000 00	1,8,229 43	160,000 00
Mercantile Safe Deposit Company, New York city.....	2,797 50	.....	1,376 23	1,500 00	208,677 81	617,000 43	300,000 00
National Safe Deposit Company of New York city†.....	1,362 50	.....	141 77	353 22	4,375 53	203,890 01	200,000 00
N. Y. Produce Exchange Safe Deposit and Storage Co.....	2,000 00	.....	.....	.....	450 00	164,401 10	150,000 00
Safe Deposit Company of New York city.....	.....	.....	.....	84 94	.....	389,634 79	283,300 00
Security Safe Deposit Company, Buffalo.....	.....	.....	.....	.....	.....	.....	.....
Totals.....	\$30,657 00	\$18,118 64	\$65,755 50	\$6,765 12	\$418,012 45	\$5,102,659 09	\$3,993,300 00

* To close its business about May 1, 1895. Charged on vaults, safes, furniture and fixtures which represented a cost of \$160,000. † Doing business eight months. ‡ Organized October, 1894. Report not included.

REPORT ON DEPOSIT AND STORAGE COMPANIES.

Statement of the Condition of the Safe Deposit Companies of the State of New York, etc.— (Concluded).

NAMES.	LIABILITIES.					
	Bonds outstanding.	Loans secured by bond and mortgage.	Other loans.	Interest due and accrued on loans.	Expenses.	Other liabilities.
Albany Safe Deposit and Storage Company, Albany.	\$100,000 00	.....	\$320 00	\$463 29	.....
American Safe Deposit Company, New York city.	\$91,449 45
Bankers' Safe Deposit Company, New York city.	420,733 29
Binghamton Safe Deposit Company, Binghamton.	123,669 77
Brooklyn City Safe Deposit Company, Brooklyn.	55,000 00	.....	.....	.....	12,850 53
Brooklyn Safe Deposit Company, Brooklyn.	273,643 89
Central Park Safe Deposit Company, New York city.	187 83	104,351 99
Central Safe Deposit Company, New York city.	\$12,500 00	.....	284 39	816,773 19
Central Avenue Safe Deposit Company, New York city.	176,939 31
Franklin Safe Deposit Company, Brooklyn.	101,673 43
Franklin Safe Deposit Company, New York city.	2,560 50	178,370 65
Garfield Safe Deposit Company, New York city.	150,000 00	12,000 00	3,187 50	1,686 00	1,707,898 02
Long Island Safe Deposit Company, Brooklyn.	111,699 31
Manhattan Safe Deposit and Storage Company, New York city.	168,379 43
Merchants' Safe Deposit Company, New York city.	316,000 00	850 00	.....	617,000 43
National Safe Deposit Company of New York city.	1,473 16	203,990 01
New York Produce Exchange Safe Deposit and Storage Company.	1,368 33	161,405 01
New York Safe Deposit Company of New York city.	10,187 50	.....	.....	399,634 79
Security Safe Deposit Company, Buffalo.
Totals	\$305,000 00	\$905,000 00	\$350,687 50	\$4,367 50	\$7,694 55	\$5,107,699 09

* To close its business about May 1, 1896. Charged off vaults, safes, furniture and fixtures which represented a cost of \$160,000. † Doing business eight months. ‡ Organized October, 1891. Report not included.

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